

HSBC SGD Everyday Global Account Bonus Interest January 2026 Promotion (“Promotion”) Terms and Conditions

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“HSBC”, “we” or “us”);
- (ii) commences on **1 January 2026** and ends on **31 January 2026** (or such other date(s) as we may reasonably determine) (the “Promotional Period”);
- (iii) is applicable to our existing customers who meet all the following criteria during the Promotional Period (collectively referred to as “Eligible Customers” and each, an “Eligible Customer”):
 - (a) hold an HSBC Everyday Global Account (“EGA”) opened on or before 30 September 2025 (“Eligible Account”)
 - (b) successfully register via either of the following options:

(I) Option 1

Sending an SMS via a Singapore-registered mobile number while in Singapore, with the relevant information in the following format to 74722 between 1 January 2026 and 31 January 2026 (both dates inclusive):

EGA<space>First 9 digits of your Everyday Global Account number
(e.g., EGA 123456789);

Eligible Customers who register by sending an SMS as described in Option 1 above agree that if they register:

- (A) using their sole EGA number, that registration and participation in this Promotion is for all Eligible Accounts with his/her name as an account holder, including any joint EGA; and
- (B) using their joint EGA number, that registration and participation in this Promotion is only for Eligible Accounts in joint names.

OR

(II) Option 2

Register via the HSBC Singapore app

Eligible Customers who register via the HSBC Singapore app as described in Option 2 above agree that their registration and participation in this Promotion is for all Eligible Accounts with his/her name as an account holder, including joint Eligible Accounts.

Any withdrawal of registration, if approved by HSBC, will apply to all Eligible Accounts, including joint Eligible Accounts.

- (c) maintain his/her Eligible Account(s) with us and not close such Eligible Account(s) for the period **commencing on 1 January 2026 and ending on 31 May 2026**; and
- (d) maintain his/her Eligible Account(s) with us in good standing for the period **commencing on 1 January 2026 and ending on 31 May 2026**; and
- (iv) applies only to deposits in Singapore Dollars (“**SGD**”) in the relevant Eligible Account of an Eligible Customer.

2. Eligible Customers will receive:

- (i) prevailing account interest on the entire deposit balance in the Eligible Account(s) at the rate set out in the table below (“**Prevailing Interest Rate**”); and
- (ii) additional interest (“**Bonus Interest**”) for the calendar months of **January 2026, February 2026 and March 2026** (collectively, the “**Relevant Period**”) on Incremental Deposits Average Daily Balance (as defined below) at the rates set out in the table below (“**Bonus Interest Rate**”), subject to a maximum Incremental Deposits Average Daily Balance of S\$5,000,000 against the reference month of **December 2025**. Incremental Deposits ADB must be in the form of Fresh Funds (as defined below).

Customer Segment	Incremental ADB	Prevailing Interest Rate	January 2026 Bonus Interest Rate	February 2026 Bonus Interest Rate	March 2026 Bonus Interest Rate
Customers with wealth holdings	≥S\$1,000,000	0.05% p.a.	1.95% p.a.	1.85% p.a.	1.70% p.a.
Customers with wealth holdings	<S\$1,000,000	0.05% p.a.	1.85% p.a.	1.75% p.a.	1.60% p.a.
Customers without wealth holdings	≥S\$1,000,000	0.05% p.a.	1.85% p.a.	1.75% p.a.	1.60% p.a.
Customers without wealth holdings	<S\$1,000,000	0.05% p.a.	1.60% p.a.	1.50% p.a.	1.35% p.a.

“**Customers with wealth holdings**” are defined as customers who hold eligible wealth product(s) by 30 April 2026. For the avoidance of doubt, eligible wealth products mean Unit Trusts, Equities, Bonds, Structured Products, Regular Premium insurance policies and Single Premium insurance policies, with the exclusion of Foreign Exchange (FX) and Dual Currency Plus. Insurance policies exclude those that are not sold by HSBC.

In addition, wealth holdings held in a sole customer name are attributed to the sole EGA only. Wealth holdings held in a joint customer name are attributed to both the joint EGA and the primary sole EGA only.

To qualify for the “≥S\$1,000,000 Incremental ADB” interest rate tier, customers will need to bring in fresh funds of ≥S\$1,000,000 by 31st January 2026 and maintain the funds in the Eligible account during the Relevant Period.

Bonus Interest will be calculated monthly on a non-accrued, non-compounded and simple interest basis, and shall be paid separately from the prevailing interest payable on the credit balance in an Eligible Account. Prevailing interest (if any) on an Eligible Account will be computed daily and paid monthly into the relevant Eligible Account.

For the purpose of this Promotion:

- (i) “**Deposits Average Daily Balance**” or “**Deposits ADB**” means the average daily balance for the calendar month, taking into account the deposits in a customer’s Eligible Account for that calendar month. Deposits ADB is the sum of the daily balances of an Eligible Account for that calendar month, divided by the total number of days in that calendar month where Bonus Interest will be paid on the Incremental Deposits ADB.

For the avoidance of doubt, Deposits ADB is calculated as follows:

[Sum of daily balances] / [Number of days in the calendar month]

- (ii) "**Fresh Funds**" means a deposit of funds from outside of HSBC into the Eligible Account. For the avoidance of doubt, Fresh Funds must not be:
 - (a) funds originating from any existing account with us; and
 - (b) funds that are withdrawn and re-deposited within the last 30 calendar days.
- (iii) "**Incremental Deposits Average Daily Balance**" or "**Incremental Deposits ADB**" means the increase in Deposits ADB for the relevant month compared against the reference month of **December 2025**.

Illustration on Incremental Deposits ADB

Month	Deposits ADB
December 2025 (Reference Month)	S\$10,000
January 2026	S\$200,000
Incremental ADB that will earn bonus interest	S\$190,000

- 3. Barring any unforeseen technical delays, the Bonus Interest (in SGD) will be credited into the relevant Eligible Customer's Eligible Account no later than **31 May 2026**, after we reasonably determine that all criteria under this Promotion have been met. Any request for early crediting or partial crediting of the Bonus Interest will not be granted or entertained by us.
- 4. We may levy an administration charge for early account closure if an Eligible Account is closed within six (6) months of the date on which it is opened with us.
- 5. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:
 - HSBC Everyday+ Rewards Programme

In other words, the same customer cannot receive both the Bonus Interest under this Promotion, and any other reward, bonus interest, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

For clarity, a customer who is already participating and/or has been invited to participate in any other deposit related promotion involving his/her Eligible Account(s) (except for the HSBC Everyday+ Rewards Programme) and such other promotion is and/or will still be ongoing during the Promotional Period or Relevant Period, will not be eligible to participate in this Promotion using his/her Eligible Account(s). For example, if the customer is currently on the HSBC SGD Everyday Global Account Bonus Interest December 2025 Promotion, then he/she will not be eligible to register for this Promotion.

- 6. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. Only personal accounts are eligible.
2. The HSBC Account User Agreement and HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, (collectively, the "**Account Terms**") will apply to govern deposit accounts, online banking and mobile

banking transactions respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.

3. Your Personal Data

By participating in the Promotion and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, "**your Personal Data**") to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Promotion (including facilitation of the fulfilment of rewards (if any));
- (ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and
- (iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

- 4. We do not provide any tax, legal or accounting advice to you. You should seek professional advice if you are unsure about any tax or other obligations which you may have (such as reporting or filing requirements) arising from your participation in the Promotion.
- 5. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
- 6. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
- 7. Our records in respect of the Promotion shall be conclusive and binding on you.
- 8. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the Relevant Period;
- (d) the Bonus Interest Rate; and/or
- (e) the fulfilment period for the Bonus Interest to be credited into the relevant Eligible Account.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

9. These Promotion Terms and Conditions are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any transaction or adopt any hedging or trading strategy, nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any financial product in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. The specific financial objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as financial advice. You should carefully consider whether the financial product is suitable and read the relevant product information before purchasing such product. Any transaction that you decide to make will be one of your own choice and at your own risk.
10. **Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
11. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
12. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.