HSBC SGD Everyday Global Account Bonus Interest November 2026 Promotion ("Promotion") Terms and Conditions

Promotion period: 01 November 2026 to 30 November 2026 (Singapore time)

This Promotion is subject to these Promotional Terms and Conditions (comprising Section A and Section B). Please read them before taking part. In particular, please note the eligibility requirements, account-status requirements and risk disclosures. By making a qualifying transaction or otherwise taking part, you confirm that you have had the opportunity to read, and agree to be bound by, these Promotional Terms and Conditions.

A. Promotion-Specific Terms and Conditions

A1. Promotion Period

This Promotion is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**"). The Promotion starts on **01 November 2026** and ends on **30 November 2026** (the "**Promotion Period**").

We may change the Promotion Period where reasonably necessary. See Clause B6 (Changes or Withdrawal of the Promotion).

A2. Who Can Take Part (Eligible Customers)

You can take part if:

(i) you meet all requirements in Clause A3;

(ii) you are an eligible customer type under Clause A2.1; and

(iii) subject to Clause B5, you continue to meet the applicable eligibility and account-status requirements until the Reward is provided.

Only personal (retail individual) accounts are eligible. Business or corporate accounts do not qualify.

A2.1 Eligible Customer Types

You are eligible if you are:

(a) **Existing to HSBC Personal Banking / Premier / Premier Elite**
An existing HSBC Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) customer with us.

A3. What You Must Do to Qualify

A3.1 Registration and Maintenance of Account

To qualify for the Reward, you must meet **all** requirements below:

(a) hold an HSBC Everyday Global Account ("**EGA**") opened on or before 31 July 2026 (the "**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 November 2026 and 30 November 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 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.

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

OR

(II) **Option 2**

Register via the HSBC Singapore app between 1 November 2026 and 30 November 2026 (both dates inclusive.)

Eligible Customers who register via the HSBC Singapore app 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) **Keeping an Eligible Reward Account**
At the time we issue the Reward, you will need to have an existing EGA with us that is eligible to receive the Reward (the "**Eligible Reward Account**").

A3.2 Account Status

Your Eligible Reward Account must remain open, and your accounts and relationship with us must be in good standing from 1 November 2026 until the relevant Reward is provided.

Your account and your relationship with us are "**in good standing**" if, at all times during that period, all of the following apply:

- no payment you owe us under any account or product (for example, a credit card, loan or overdraft repayment, or a fee) is overdue or unpaid;
- the account is not otherwise prevented from ordinary use, and is not subject to any court order or regulatory or governmental direction that affects its operation;
- you are not bankrupt or subject to bankruptcy proceedings;

- you have provided any information or documents we have reasonably asked for (for example, to update your identity or customer due diligence records) within the time we have specified; and
- you are not in material breach of the Account Terms or these Promotional Terms and Conditions.

If, before the Reward is provided,

- any of your relevant accounts or your relationship with us is closed, is being closed, is inactive or cannot be operated for the purposes of this Promotion, or
- your accounts or relationship with us are not in good standing;

We may, acting reasonably, decide not to provide the Reward. Please see Clause B5 for more details.

A4. What You Get If You Qualify

If you qualify, you will be eligible to receive the following:

(i) prevailing account interest on the entire deposit balance in the Eligible Account(s) ("**Prevailing Interest Rate**"), which is payable under the Account Terms and is not part of the Reward; and

(ii) additional interest ("**Bonus Interest**" or the "**Reward**") for the calendar months of **November 2026, December 2026 and January 2027** (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 **October 2026.** Incremental Deposits Average Daily Balance must be in the form of Fresh Funds (as defined below).

(iii) Total Interest Rate is the sum of the Prevailing Interest Rate and the Bonus Interest Rate.

Incremental Deposits Average Daily Balance	**Total Interest Rate**	
	Wealth customers / Non-wealth customers with no withdrawals	**Non-wealth customers**
S$0 to <S$500,000	2.00% p.a.	1.80% p.a.
≥S$500,000	2.10% p.a.	1.90% p.a.

"**Wealth customers**" are defined as customers who hold eligible wealth product(s) by 28 February 2027. 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.

"**Non-wealth customers with no withdrawals**" are defined as customers who do not hold any eligible wealth product(s) by 28 February 2027 but their Incremental Deposits Average Daily Balance of December 2026 and January 2027 is greater than or equal to their Incremental Deposits Average Daily Balance of November 2026.

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) "**Fresh Funds**" means money that is new to HSBC and that you deposit or transfer into your **Eligible Accounts** during the Promotion Period from an account held with a bank or financial institution other than HSBC or any other member of the HSBC Group in Singapore (including The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch).
We will work out whether money is Fresh Funds based on our records of the source of each deposit or transfer. The following do not count as Fresh Funds:

- money from any HSBC account in any mode, including any other account you (or any joint account holder) hold with HSBC or any other member of the HSBC Group in Singapore, and HSBC accounts under another customer relationship in your name;
- any amount that we identify as having been withdrawn or transferred out of any account with HSBC or any other member of the HSBC Group in Singapore and re-deposited or transferred back into your Eligible Accounts during the Promotion Period;
- money from a maturing HSBC time deposit, structured deposit or investment, or from the sale, redemption or surrender of any HSBC investment or insurance policy; and

(ii) "**Deposits Average Daily Balance**" means, for a calendar month, the sum of the end-of-day SGD balances in a customer's Eligible Account for each day of that calendar month, divided by the total number of days in that calendar month.

For the avoidance of doubt, Deposits Average Daily Balance is calculated as follows:
[Sum of end-of-day balances] / [Number of days in the calendar month]

(iii) "**Incremental Deposits Average Daily Balance**" means the increase in Deposits Average Daily Balance for the relevant month compared against the reference month of **October 2026**. Only the part of the increase that is made up of Fresh Funds will count.

Illustration on Incremental Deposits Average Daily Balance

Month	**Deposits Average Daily Balance**
October 2026 (Reference Month)	S$10,000
November 2026	S$200,000
Incremental Deposits Average Daily Balance that will earn bonus interest	S$190,000

The Reward:

- cannot be exchanged for cash, points, credit or anything else;
- cannot be transferred to someone else; and
- may be replaced by us with an item/ benefit of similar value.

For the avoidance of doubt, the Reward applies only to deposits in Singapore Dollars ("**SGD**") in the Eligible Reward Account of an Eligible Customer.

A5. Joint Accounts and Multiple Relationships

A customer relationship (sole or joint) counts as one Eligible Customer.

If you have more than one customer relationship with us (sole and/or joint), each relationship can qualify separately for this Promotion.

A6. Reward Fulfilment and Ongoing Eligibility

If there are no unexpected delays, we will credit the Reward to your Eligible Reward Account by **31 March 2027** after we have confirmed you have met all applicable eligibility requirements.

Subject to Clause B5, you must continue to meet all eligibility requirements (including the account status requirements in Clause A3.2) and comply with these Promotional Terms and Conditions until the Reward is provided. For example, if your account is not in good standing on the fulfilment date, you will not be eligible for the Reward.

If we are unable to provide the Reward within the period stated above due to circumstances beyond our reasonable control, we will provide it as soon as reasonably practicable thereafter.

We cannot process requests to issue the Reward early or to provide part of the Reward.

A7. Can This Promotion Be Combined With Other Offers?

This Promotion cannot be combined with any other offer, campaign, promotion, privilege or voucher running during the Promotion Period, unless listed below (or we tell you otherwise from time to time).

Exceptions (can be combined):

- HSBC Rewards+

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 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 September 2026 Promotion and/or HSBC SGD Everyday Global Account Bonus Interest October 2026 Promotion, then he/she will not be eligible for this Promotion.

B. General Terms and Conditions

B1. Account Terms Still Apply

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. If there is any inconsistency between these Promotional Terms and Conditions and the Account Terms for this Promotion, the Promotional Terms and Conditions apply to the extent of the inconsistency.

B2. 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) ("**your Personal Data**") to us, you consent to us (and our agents and their respective authorised service providers) collecting, using, disclosing and/or sharing your Personal Data for:

(i) administering and fulfilling the Promotion;

(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) other purposes in our Data Privacy Policy: https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf.

Please read our Data Privacy Policy for more information about how we collect, use, disclose and protect your Personal Data.

B3. No Tax, Legal or Accounting Advice

We do not provide tax, legal or accounting advice. If you are unsure about any tax or other obligations linked to taking part in this Promotion, for example, any reporting or filing requirements, you should seek advice from a qualified professional adviser. Rewards received under this Promotion may have tax implications depending on your personal circumstances (for example, they may be treated as taxable income or benefits).

You are responsible for understanding and meeting any tax, legal or reporting obligations that apply to you.

B4. Processing Time

We may need reasonable time to process instructions and may not complete a transaction on the same day. An instruction submitted on the last day of the Promotion Period may not qualify if it isn't successfully executed or booked by the end of the Promotion Period. We aren't responsible for losses resulting solely from processing delays, except to the extent required by law.

B5. Eligibility Decision and Records

We will determine, acting reasonably and in accordance with these Promotional Terms and Conditions and our legal and regulatory obligations, whether you qualify for a Reward.

We may decline to issue, or may withdraw, a Reward if you don't meet, or no longer meet, any applicable eligibility requirement. This includes where, before the relevant Reward is provided, your relevant account or relationship with us:

- is closed, is being closed, is inactive or cannot be operated for the purposes of this Promotion;
- is subject to a court order or a regulatory or governmental direction that affects its operation; or
- is otherwise not in good standing (as described in Clause A3.2)

We may also do so where providing a Reward would not be permitted, or we are unable to provide it, because of our legal, regulatory or contractual obligations.

We may also do so if we reasonably believe that you have taken part in this Promotion fraudulently, dishonestly or in a way that abuses its intent (for example, by making and then reversing transactions only to obtain a Reward). If a Reward has already been provided in such situations, we may reverse it or recover its value from you.

However, we may, acting reasonably, still provide a Reward in any of the circumstances in the second paragraph of this Clause B5, unless our legal, regulatory or contractual obligations prevent this or we reasonably believe you have acted fraudulently or abused this Promotion. Doing so in one case does not oblige us to do so in another.

We will assess whether you qualify in line with the timelines in Clause A6 above, and cannot confirm your eligibility before then. Once we have made our decision, if you ask us about it, we will explain our decision and, where possible, the reason for it. However, there may be circumstances where we are unable to provide the reason or further details, for example, where applicable law or regulation, a court or competent authority, or our regulatory obligations restrict or prevent us from doing so.

We will normally use our records relating to the Promotion to determine eligibility, unless there is an obvious error. If you believe our records are incorrect, please contact us and we will review your query in good faith.

B6. Changes or Withdrawal of the Promotion

B6.1 We may update these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotion 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.

B6.2 The updates include amendments to:

(i) the Promotion Period;
(ii) the eligibility criteria for the Promotion; and/or
(iii) the type or amount of Reward.

B6.3 To the extent reasonably practicable, we will 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.

B6.4 If you do not agree with a change, you can cease to participate in this Promotion.

B7. Important Risk Statements

These Promotional Terms and Conditions are not an offer, recommendation, or invitation to enter into any transaction or to use any trading or hedging strategy. They set out the terms of this Promotion only and do not form the contract for any account or product, which is governed by the Account Terms and the relevant product terms and conditions. This document is intended for Singapore residents only. It is not meant to be

distributed, or used as an offer or solicitation, in any place where that would be unlawful. We have not considered your individual financial objectives, personal situation or needs. You should not treat this as financial advice. Before you buy any financial product, please consider whether it is suitable for you and read the relevant product information. Any transaction you choose to make is your decision and at your own risk.

B8. 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.

B9. Use of these Promotional Terms and Conditions

You may share these Promotional Terms and Conditions for your personal use with your professional advisers. You may also save or print a copy for your personal records. You must not otherwise reproduce, distribute or publish them for any commercial purpose without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.

B10. Governing Law and Jurisdiction

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.