

Terms and Conditions governing the HSBC Mid-Autumn Festival Promotion ("Promotion")

- 1. This Promotion is valid from 1 July 2023 to 31 July 2023 ("**Promotional Period**"), both dates inclusive or such other date(s) as may be determined by HSBC Bank (Singapore) Limited ("**HSBC**" or "the Bank") at its discretion.
- 2. This Promotion is only eligible for HSBC customers who have received the invitation ("Invitation") to participate in the Promotion ("Eligible Customer") from HSBC via short text message ("SMS") containing the unique code for the purpose of Registration. For the avoidance of doubt, only sole Everyday Global Accounts ("Eligible Accounts") are eligible for this Promotion.
- 3. Where more than one customer shares the same mobile number in HSBC's records to which the invitation has been sent, HSBC retains the right to determine which of these customer(s) are invited for the purpose of this Promotion. Customers who share the same mobile number with other customers in HSBC's records and receive an Invitation through such shared mobile number should contact their relationship manager to verify their eligibility for the Promotion.

Eligible customers who meet all the criteria ("Qualifying Criteria") from 1 July to 31 August 2023 will be entitled to selecting one of the gifts as described in the table below ("Gifts"). Gifts are limited to the first 500 redemptions.

Eligible Account(s)	Gifts
HSBC Everyday Global Account	(a) One box of Shangri-La Shang Palace Four
	Treasures (u.p. S\$88 nett)
	(b) One box of Reduced Sugar White Lotus Seed
	Paste with Single Yolk (u.p. S\$89 nett)
	(c) One box of Reduced Sugar Plain White Lotus
	Seed Paste (u.p. S\$79 nett)

Choice of mooncakes' flavors and box design is subject to availability by the vendor on a first come first served basis

The Qualifying Criteria for the promotion are as follows:

(i) Be the first 500 to successfully register for the Promotion by sending an SMS with the relevant information in the following format to 74722 within the Promotional Period ("Registered Customer")

MIDAUTUMN<space><Customer Unique Code>

The Customer Unique Code refers to the code embedded inside the Invitation

- (ii) Deposit an aggregate of at least \$\$10,000 into an Eligible Account in July 2023 and maintain the funds from 1 July to 31 August 2023
- (iii) Qualify for the HSBC Everyday+ Rewards Programme ("Everyday+ Rewards Programme") in each calendar month from 1 July to 31 August 2023. Customers can qualify for the Programme when they:

(a) for HSBC Premier and HSBC Jade customers:

- (i) Deposit an aggregate of at least S\$5,000 into an Eligible Account in each calendar month via salary crediting and/or inward transfers from a non-HSBC bank account; and,
- (ii) Perform a minimum of 5 Eligible Transactions (as defined below) in the same calendar month. No minimum amount is required for these transactions.



(b) for HSBC Personal Banking customers:

- (i) Deposit an aggregate of at least S\$2,000 into an Eligible Account in a given calendar month via salary crediting and/or inward transfers from a non-HSBC bank account; and.
- (ii) Perform a minimum of 5 Eligible Transactions in the same calendar month. No minimum amount is required for these transactions.

"Eligible Transactions" refer to any of the following:

- (a) Posted transactions in SGD made with a HSBC personal Credit Card;
- (b) Posted transactions made with a HSBC Everyday Global Debit Card;
- (c) GIRO bill payments in SGD made via an Eligible Account (excluding GIRO bill payments to HSBC Credit Cards and/or self-initiated GIRO payments made from the online/mobile banking platform); and/or
- (d) Fund transfers from an Eligible Account to a non-HSBC Account.

For clarity, Eligible Transactions excludes funds transfers between self-named HSBC accounts.

Full Terms and Conditions governing the HSBC Everyday+ Rewards Programme apply and can be found **here**, or on the Terms and Conditions section of www.hsbc.com.sg/ega

- 4. Registrations in any other format, and/or registrations with incorrect information will be automatically disqualified. An acknowledgement of participation will be sent to Registered Customer's registered phone number with HSBC. This acknowledgement of participation does not equate to qualification of the Gift.
- 5. By registering for this Promotion, a Registered Customer consents to the use of his/her personal data by the Bank to contact him/her with updates and offers relating to this Promotion, including the use of their telephone number and email address to contact him/her via SMS and email.
- 6. A Registered Customer who has satisfied all the Qualifying Criteria under Clause 3 shall be referred to as a "Qualified Customer". HSBC shall in its absolute discretion determine if the Qualified Customer(s) have satisfied the terms and conditions of this Promotion.
- 7. Each Qualified Customer is eligible to receive a maximum of one (1) Gift.
- 8. Barring any unforeseen technical delays, Qualified Customers will be notified by 6 September 2023 ("Notification Date") via SMS ("Redemption SMS") to the Qualified Customers' phone number on HSBC's record with the details for redeeming the Gift.
- 9. Qualified Customers must contact HSBC within ten (10) calendar days from the Notification Date for issues relating to non-receipt of the Redemption SMS. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final.
- 10. SMS delivery is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.
- 11. The Gift (s) are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
- 12. Use of the Gift (s) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.



13. Each Qualified Customer is required to flash his/her Redemption SMS and present his/her relevant HSBC Everyday Global Debit Card at the following location to redeem the relevant Gift:

Redemption Location: Shangri-La, Singapore, located at 22 Orange Grove Road, Singapore

258350

Operating Hours: 11am to 8pm

Qualified Customers must redeem Gifts by 29 September 2023. Strictly no extension allowed.

- 14. Only personal deposit accounts are eligible for this Promotion. The terms and conditions in the HSBC Account User Agreement will apply.
- 15. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion at the time of fulfillment will be eligible for the Gift (s). In the event that the Eligible Account is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded to an Eligible Customer, HSBC reserves the right to forfeit the Gift (s) at its sole discretion.
- 16. The Bank reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
- 17. HSBC reserves the right to revise any of these terms and conditions, withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- 18. The Bank may levy an administration charge (early account closure charge) if the Eligible Account is closed within six (6) months of the date on which it is opened.
- 19. All information is accurate at the time of publishing or posting online.

20. Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

21. These Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.