

### **HSBC Everyday Global Account Reward ("Promotion") Promotional Terms and Conditions**

1. This Promotion is valid from 1 March to 31 March 2024 both dates inclusive ("Promotional Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") exclusively to HSBC customers who open an Everyday Global Account ("Eligible Customers"). For the avoidance of doubt, only personal/individual accounts are eligible for the Promotion.
3. This Promotion is only applicable to Eligible Customers who:
  - (a) Is at least 18 years old; AND
  - (b) Satisfy these Promotional Terms and Conditions,(each such Eligible Customer, a "Qualifying Eligible Customer").
4. Existing HSBC customers who have (a) an existing HSBC Premier relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences, do not qualify for this Promotion.
5. For the avoidance of doubt, customers who participate in HSBC Premier Welcome Reward Promotion will not be eligible for this Promotion.

### **HSBC Everyday Global Account Rewards ("Welcome Reward")**

6. To qualify for S\$150 cash credits ("Card bundle Reward") an Eligible Customer must:
  - (a) Not hold any existing HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card, or did not cancel any HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card within the last 12 months prior to the Card Account Opening Date; AND
  - (b) Open an Everyday Global Account; AND
  - (c) Download and successfully log in to HSBC Singapore mobile banking app; AND
  - (d) Opt-in for marketing communications from HSBC; AND
  - (e) Deposit fresh funds of at least S\$20,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 13; AND

- (f) Maintain at least S\$20,000 in Total Relationship Balance ("Total Relationship Balance") in accordance with the relevant date(s) set out under Clause 13; AND
  - (g) Successfully apply for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card as part of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(23 February 2024 to 30 June 2024\)](#); AND
  - (h) Either (i) receive their credit card application approval within 30 days of their Everyday Global Account being opened or (ii) open an Everyday Global Account within 30 days of receiving their credit card application approval; AND
  - (i) charge a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 13.
7. To qualify for S\$400 cash credits ("Card and Wealth bundle Reward") an Eligible Customer must:
- (a) Not hold any existing HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card, or did not cancel any HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card within the last 12 months prior to the Card Account Opening Date; AND
  - (b) Open an Everyday Global Account; AND
  - (c) Download and successfully log in to HSBC Singapore mobile banking app; AND
  - (d) Opt-in for marketing communications from HSBC; AND
  - (e) Deposit fresh funds of at least S\$100,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 13; AND
  - (f) Maintain at least S\$100,000 in Total Relationship Balance ("Total Relationship Balance") in accordance with the relevant date(s) set out under Clause 13; AND
  - (g) Successfully apply for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card as part of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(23 February 2024 to 30 June 2024\)](#); AND
  - (h) Either (i) receive their credit card application approval within 30 days of their Everyday Global Account being opened or (ii) open an Everyday Global Account within 30 days of receiving their credit card application approval; AND

- (i) charge a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 13.
  - (j) successfully open a HSBC Investment Account and place a minimum of one buy trade by the relevant dates set out under Clause 13.
8. To qualify for S\$500 cash credits ("Card and Wealth bundle with minimum trades Reward") an Eligible Customer must:
- (a) Not hold any existing HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card, or did not cancel any HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card within the last 12 months prior to the Card Account Opening Date; AND
  - (b) Open an Everyday Global Account; AND
  - (c) Download and successfully log in to HSBC Singapore mobile banking app; AND
  - (d) Opt-in for marketing communications from HSBC; AND
  - (e) Deposit fresh funds of at least S\$100,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 13; AND
  - (f) Maintain at least S\$100,000 in Total Relationship Balance ("Total Relationship Balance") in accordance with the relevant date(s) set out under Clause 13; AND
  - (g) Successfully apply for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card as part of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(23 February 2024 to 30 June 2024\)](#); AND
  - (h) Either (i) receive their credit card application approval within 30 days of their Everyday Global Account being opened or (ii) open an Everyday Global Account within 30 days of receiving their credit card application approval; AND
  - (i) charge a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 13.
  - (j) successfully open a HSBC Investment Account and place a minimum of S\$20,000 buy transaction trades in Unit Trusts via online banking or HSBC Singapore app, by the relevant dates set out in Clause 13. Regular Savings Plan contributions will not be applicable and excluded Unit Trust funds are stated in clause 11.

9. For purposes of this Promotion, “fresh funds” means a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier’s orders or demand drafts do not qualify and would not be considered as fresh funds.
10. Total Relationship Balance is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with HSBC Bank (Singapore) Limited. Total Relationship Balance includes market value for unit trust and retail securities, and surrender value for insurance policies. For avoidance of doubt, balances for time deposits will be excluded from the Total Relationship Balance eligible for the Total Relationship Balance Tier-up Reward.
11. Purchase of following Unit Trusts are excluded from the calculation of S\$20,000 buy trades:

Fund code	Fund Name
FSCFS	Fullerton SGD Cash Fund S\$ Acc
HGLFE	HSBC Global Liquidity Funds PL - HSBC Euro Liquidity Fund D (Restricted Scheme)
HGLFS	HSBC Global Liquidity Funds PL - HSBC Sterling Liquidity Fund D (Restricted Scheme)
HULFA	HSBC Global Liquidity Funds PLC - HSBC US Dollar Liquidity Fund Class D (Restricted Scheme)

12. The Card bundle Reward, Card and Wealth bundle Reward or Card and Wealth bundle with minimum trades Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.
13. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clauses 6, 7 and 8 will receive the Card bundle Reward, Card and Wealth bundle Reward or Card and Wealth bundle with minimum trades Reward by the following dates or such later date(s) as may be notified by the Bank:

**Card bundle Reward**

Month of Everyday Global Account Opening	Complete fresh funds deposit of at least S\$20,000 (or foreign currency equivalent ) by	Maintain Total Relationship Balance of at least S\$20,000 during the period, ending	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card by	Welcome Reward to be credited by
MAR 2024	1 APR 2024	30 JUN 2024	Qualifying Transactions and Spend Period as defined in clause 8 and 17 respectively of the <a href="#">Terms and Conditions for the HSBC Credit Card Sign Up Promotion (23 February 2024 to 30 June 2024)</a> .	31 JUL 2024

### Card and Wealth bundle Reward

Month of Everyday Global Account Opening	Complete fresh funds deposit of at least S\$100,000 (or foreign currency equivalent) by	Maintain Total Relationship Balance of at least S\$100,000 during the period, ending	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card by	Open an HSBC Investment Account and place a trade by	Welcome Reward to be credited by
MAR 2024	1 APR 2024	30 JUN 2024	Qualifying Transactions and Spend Period as defined in clause 8 and 17 respectively of the <a href="#">Terms and Conditions for the HSBC Credit Card Sign Up Promotion (23 February 2024 to 30 June 2024)</a> .	31 MAR 2024	31 JUL 2024

### Card and Wealth bundle with minimum trades Reward

Month of Everyday Global Account Opening	Complete fresh funds deposit of at least S\$100,000 (or foreign currency equivalent) by	Maintain Total Relationship Balance of at least S\$100,000 during the period, ending	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card by	Open an HSBC Investment Account and make Unit Trust trades of S\$20,000 by	Welcome Reward to be credited by
MAR 2024	1 APR 2024	30 JUN 2024	Qualifying Transactions and Spend Period as defined in clause 8 and 17 respectively of the <a href="#">Terms and Conditions for the HSBC Credit Card Sign Up Promotion (23 February 2024 to 30 June 2024)</a> .	30 JUN 2024	31 JUL 2024

14. Each Qualifying Eligible Customer is eligible to receive one Card bundle Reward, one Card and Wealth bundle Reward or one Card and Wealth bundle with minimum trades Reward.
15. Each Qualifying Eligible Customer who is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies (each, an "EBS Eligible Customer"), will receive additional S\$40 worth of cash credits ("EBS Exclusive Reward") when they qualify for Card bundle Reward or Card and Wealth bundle Reward.
16. Each Qualifying Eligible Customer is entitled to receive only one Welcome Reward (as the case may be), and each EBS Eligible Customer is only entitled to receive one EBS Exclusive Reward.
17. For the avoidance of doubt, joint account holders to a HSBC Everyday Global Account will be considered as one Eligible Customer. For Eligible Customers who open two or more HSBC Everyday Global Account during the Promotional Period, only one account will be eligible for the Welcome Reward (as the case may be) and/or the EBS Exclusive Reward (where applicable) under this Promotion.
18. The Bank may levy an administrative charge, equivalent to the value of the Welcome Reward (as the case may be) and/or the EBS Exclusive Reward (where applicable) if the HSBC Everyday Global Account with the Bank is terminated within six (6) months from the date of sign-up.

## **General Terms and Conditions**

19. This Promotion is not valid with other offers or promotions unless otherwise stated. Only personal/individual accounts are eligible for the Promotion. Terms and conditions governed by the HSBC Account User Agreement, and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms in respect of this Promotion, these Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit [www.hsbc.com.sg](http://www.hsbc.com.sg) for details of the Account Terms.
20. HSBC reserves the right to replace the Card bundle Reward, Card and Wealth bundle Reward, Card and Wealth bundle with minimum trades Reward and/or EBS Exclusive Reward (as the case may be) with other item(s) of similar value without prior notice.
21. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to you through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
22. The Bank may, at its discretion, revise any of these Promotional Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw this Promotion at any time without prior notice or assuming any liability to any customer.
23. These Promotional 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.

## **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.