



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

1. This Promotion is valid from 1 July to 30 September 2022 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. The Bank will plant 5 trees for every Personal Banking customer who opens an Everyday Global Account during the Promotional Period and opts out of paper statements. To fulfil the promotion, the Bank will be working with One Tree Planted, a non-profit environmental tree planting charity that plant trees in countries around the world.
5. Eligible Customers may receive updates on the progress of the trees planted after the Promotional Period after the Bank determines in its discretion that all criteria under this Promotion have been met. Any request dictating the type, location and time of which the trees would be planted, will not be entertained by the Bank. The Bank reserves the right, at its discretion, to substitute the Promotion, with other carbon-offsetting activities of similar impact without prior notice.
6. Existing HSBC customers who have (a) an existing HSBC Jade or 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.
7. 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")

8. To qualify for S\$200 cashback ("Card bundle Reward") an Eligible Customer must:
 - (a) Open an Everyday Global Account; AND
 - (b) Download and successfully log in to HSBC Singapore mobile banking app; AND

- (c) Opt-in for marketing communications from HSBC; AND
 - (d) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
 - (e) Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card (“Eligible Transactions”) each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
 - (f) Successfully apply for any of the HSBC Credit Cards as defined in clause 1 of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 July to 30 September 2022\)](#); AND
 - (g) 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
 - (h) charge a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 8 and 14 respectively of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 July to 30 September 2022\)](#).
9. To qualify for S\$200 cash credits (“Wealth bundle Reward”) an Eligible Customer must:
- (a) Open an Everyday Global Account; AND
 - (b) Download and successfully log in to HSBC Singapore mobile banking app; AND
 - (c) Opt-in for marketing communications from HSBC; AND
 - (d) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
 - (e) Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card (“Eligible Transactions”) each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
 - (f) successfully open a HSBC Investment Account, as specified in Clause 12 below (“Investment Account”); AND
 - (g) Place a minimum of 2 buy transaction trades in Unit Trusts or Securities via online banking or HSBC Singapore app, by the relevant date(s) set out in Clause 14. Regular Savings Plan contributions will not be applicable.

10. 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.
11. Eligible Transactions refer to posted transactions made with a HSBC personal Credit Card or a HSBC Everyday Global Debit Card and exclude the following:
- (a) transactions using NETS and QuickCash functionality;
 - (b) fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card or a HSBC Credit Card;
 - (c) cash withdrawal at ATMs;
 - (d) Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - (e) any unposted transactions; and
 - (f) any amount charged that is subsequently cancelled, voided or reversed.
12. For the purpose of this Promotion, "Investment Account" refers to the following accounts:
- (a) Unit Trust Investment Account;
 - (b) Equity Investment Account;
13. The Card bundle Reward will be directly credited to each Qualifying Eligible Customer's credit card. The Wealth bundle Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.
14. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 8 and 9 will receive the Card bundle Reward, and/or Wealth bundle Reward (as the case may be) 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 2 consecutive months of fresh funds deposit and 5 card transactions per month by	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card by	Welcome Reward to be credited by
JUL 2022	30 SEP 2022	Qualifying Spend Period as defined in clause 8 and 14 respectively of the Terms and Conditions for the HSBC Credit Card Sign Up Promotion (1 July to 31 July 2022) .	15 NOV2022
AUG 2022	31 OCT 2022		15 DEC 2022
SEP 2022	30 NOV 2022		15 JAN 2023

Wealth bundle Reward

Month of Everyday Global Account Opening	Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by	Place a minimum of 2 buy transaction trades by	Welcome Reward to be credited by
JUL 2022	30 SEP 2022	30 SEP 2022	15 NOV 2022
AUG 2022	31 OCT 2022	31 OCT 2022	15 DEC 2022

SEP 2022	30 NOV 2022	30 NOV 2022	15 JAN 2023
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Each Qualifying Eligible Customer would be eligible to receive one of the following:

Card bundle Reward	S\$200 worth of cashback
Wealth bundle Reward	S\$200 worth of cash credits
Card bundle Reward + Wealth bundle Reward	S\$200 worth of cashback and S\$200 worth of cash credits

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 S\$40 worth of cash credits ("EBS Exclusive Reward") when they:
- (a) Open an Everyday Global Account; AND
 - (b) Download and successfully log in to HSBC Singapore mobile banking app; AND
 - (c) Opt-in for marketing communications from HSBC; AND
 - (d) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
 - (e) Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card ("Eligible Transactions") each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14.
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 or one Welcome 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 governing HSBC personal deposit accounts, 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 for details of the Account Terms.
20. HSBC reserves the right to replace the Welcome Reward, Wealth bundle 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.