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

1. This Promotion is valid from 1 November to 31 December 2023 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"), and to certain insurance policies issued by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") and purchased from HSBC. 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$200 cash credits ("Card bundle Reward") an Eligible Customer must:

   (a) Not hold any existing HSBC Credit Card, or did not cancel any HSBC 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$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 15; AND
(f) 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 15; 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 (1 September to 31 December 2023); 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$1,000 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 15.

7. 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 15; 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 15; AND

   (f) successfully open a HSBC Investment Account, as specified in Clause 12 below ("Investment Account"); AND

   (g) Place a minimum of 1 buy transaction trade in Unit Trusts or Securities via online banking or HSBC Singapore app, by the relevant date(s) set out in Clause 15. Regular Savings Plan contributions will not be applicable.

8. To qualify for S$200 cash credits ("Insurance 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 15; 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 15; AND

(f) Take up a HSBC Life policy with minimum first month premium of S$800.

9. To qualify for additional S$150 or S$500 cash credits (“Total Relationship Balance Tier-up Reward”), an Eligible Customer must:

   a) Qualify for the Card bundle Reward, Wealth bundle Reward and/or Insurance bundle Reward

   b) Deposit fresh funds of at least S$50,000 or S$100,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 15

   c) Maintain at least S$50,000 or S$100,000 in Total Relationship Balance (“Total Relationship Balance”) in accordance with the relevant date(s) set out under Clause 15

<table>
<thead>
<tr>
<th>Total Relationship Balance maintained in accordance with dates set out in Clause 15</th>
<th>Total Relationship Balance Tier-up Reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>S$50,000</td>
<td>S$150 cash reward</td>
</tr>
<tr>
<td>S$100,000</td>
<td>S$500 cash reward</td>
</tr>
</tbody>
</table>

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. 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.

14. The Card bundle Reward, Wealth bundle Reward, Insurance bundle Reward and/or Total Relationship Balance Tier-up Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.

15. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6, 7 and 8 will receive the Card bundle Reward, and/or Wealth bundle Reward and/or Insurance 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

<table>
<thead>
<tr>
<th>Month of Everyday Global Account Opening</th>
<th>Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by</th>
<th>Charge a minimum of $1,000 in Qualifying Transactions to HSBC credit card by</th>
<th>Welcome Reward to be credited by</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOV 2023</td>
<td>31 JAN 2024</td>
<td>Qualifying Transactions and Spend Period as defined in clause 8 and 17 respectively of the Terms and Conditions for the HSBC Credit Card Sign Up Promotion (1 September to 31 December 2023).</td>
<td>31 MAR 2024</td>
</tr>
<tr>
<td>DEC 2023</td>
<td>29 FEB 2024</td>
<td></td>
<td>30 APR 2024</td>
</tr>
</tbody>
</table>

### Wealth bundle Reward

<table>
<thead>
<tr>
<th>Month of Everyday Global Account Opening</th>
<th>Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by</th>
<th>Place a minimum of 1 buy transaction trades by</th>
<th>Welcome Reward to be credited by</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOV 2023</td>
<td>31 JAN 2024</td>
<td>31 JAN 2024</td>
<td>31 MAR 2024</td>
</tr>
<tr>
<td>DEC 2023</td>
<td>29 FEB 2024</td>
<td>29 FEB 2024</td>
<td>30 APR 2024</td>
</tr>
</tbody>
</table>

### Insurance bundle Reward

<table>
<thead>
<tr>
<th>Month of Everyday Global Account Opening</th>
<th>Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by</th>
<th>Take up an HSBC Life policy with first month premium of at least $800 and pass the free-look period by</th>
<th>Welcome Reward to be credited by</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOV 2023</td>
<td>31 JAN 2024</td>
<td>31 JAN 2024</td>
<td>31 MAR 2024</td>
</tr>
</tbody>
</table>
Total Relationship Balance Tier-up Reward

<table>
<thead>
<tr>
<th>Month of Everyday Global Account Opening</th>
<th>Complete fresh funds deposit of at least S$50,000 or S$100,000 (or foreign currency equivalent) by</th>
<th>Maintain Total Relationship Balance of at least S$50,000 or S$100,000 during the period, ending</th>
<th>Welcome Reward to be credited by</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOV 2023</td>
<td>15 DEC 2024</td>
<td>29 FEB 2024</td>
<td>31 MAR 2024</td>
</tr>
<tr>
<td>DEC 2023</td>
<td>15 JAN 2024</td>
<td>31 MAR 2024</td>
<td>30 APR 2024</td>
</tr>
</tbody>
</table>

Each Qualifying Eligible Customer would be eligible to receive one of the following:

<table>
<thead>
<tr>
<th>Bundle Reward</th>
<th>Total Relationship Balance top-up</th>
<th>Total Reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>One bundle Reward (Card bundle Reward OR Wealth bundle Reward OR Insurance bundle Reward)</td>
<td>-</td>
<td>$200 cash reward</td>
</tr>
<tr>
<td>One bundle Reward</td>
<td>S$50,000</td>
<td>$350 cash reward</td>
</tr>
<tr>
<td>One bundle Reward</td>
<td>S$100,000</td>
<td>$700 cash reward</td>
</tr>
<tr>
<td>Two bundle Rewards</td>
<td>-</td>
<td>$400 cash reward</td>
</tr>
<tr>
<td>Two bundle Rewards</td>
<td>S$50,000</td>
<td>$550 cash reward</td>
</tr>
<tr>
<td>Two bundle Rewards</td>
<td>S$100,000</td>
<td>$900 cash reward</td>
</tr>
<tr>
<td>All bundle Rewards (Card bundle Reward, Wealth bundle Reward AND Insurance bundle Reward)</td>
<td>-</td>
<td>S$600 cash reward</td>
</tr>
<tr>
<td>All bundle Rewards</td>
<td>S$50,000</td>
<td>S$750 cash reward</td>
</tr>
<tr>
<td>All bundle Rewards</td>
<td>S$100,000</td>
<td>S$1,130 cash reward</td>
</tr>
</tbody>
</table>

16. 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 12; 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 12.
17. 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.

18. 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.

19. 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

20. 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 for details of the Account Terms.

21. 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.

22. 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.

23. 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.

24. The Bank and HSBC Life shall be entitled to a reasonable period of time to process instructions and the Bank or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or instructions. Neither the Bank nor HSBC Life shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.

25. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M) and distributed by the Bank. It is not an obligation of, a deposit in, or guaranteed by the Bank.

26. 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.