

## **HSBC Cross Border Payments Activation BTL Q2 2026 Promotion ("Promotion") Terms and Conditions**

(Commences on 24 April 2026 and ends on 30 June 2026)

### **A. Promotion-Specific Terms and Conditions**

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**");
- (ii) commences on 24 April 2026 and ends on 30 June 2026 (subject to Clause 8 of this Section A below) (or such other date(s) as we may reasonably determine) (the "**Promotional Period**"); and
- (iii) is applicable to our existing customers who meet all the following criteria (collectively referred to as "**Eligible Customers**" and each, an "**Eligible Customer**"):
  - (a) who have been notified via email and/or push notification sent by HSBC, in respect of this Promotion. Eligible Customers are selected based on their transaction history with the bank;
  - (b) who hold any HSBC personal current or savings account ("**Eligible Account**");
  - (c) be among the first 500 customers every calendar month, who perform at least one Eligible FX Payment (as defined below) in any currency offered by us, with a minimum value of SGD 200 (in foreign currency equivalent) within the Promotional Period;
  - (d) as at the relevant date of fulfilment of the Reward (as defined below), hold an existing Eligible Account with us; and
  - (e) ensure that his/her Eligible Account is/are maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire duration of the Promotional Period and the period up to and including the relevant date of fulfilment of the Reward.

2. For the purpose of this Promotion:

**Eligible FX Payment** shall mean, with respect to an Eligible Customer, any of the following transaction types set out below, provided that the send currency and receive currency of the transaction are different:

- a. Foreign exchange transaction made by an Eligible Customer using HSBC Global Money Transfers via HSBC Singapore app
- b. Foreign exchange transaction made by an Eligible Customer using HSBC Worldwide Transfers via HSBC Online Banking or HSBC Singapore app
- c. HSBC Global Transfers transaction made by an Eligible Customer between the customer's own HSBC accounts held overseas via HSBC Online Banking or HSBC Singapore app
- d. HSBC Global Transfers transaction made by an Eligible Customer to third-party HSBC accounts held overseas via HSBC Online Banking or HSBC Singapore app

For the avoidance of doubt, any of the following transaction types set out below will be excluded in the determination of Eligible FX Payment:

- Foreign exchange conversion performed by an Eligible Customer for time deposit placement, via HSBC Singapore app
- Manual international 3<sup>rd</sup> party remittance transactions made by an Eligible Customer via HSBC branches
- All foreign exchange transactions made by an Eligible Customer via HSBC branches

3. Eligible Customers will be entitled to receive up to a maximum of SGD 50 cashback (“**Reward**”) on their first successful Eligible FX Payment within the Promotional Period, regardless of the number of Eligible FX Payments made during the Promotional Period.

The cashback amount each Eligible Customer will be entitled to, is as follows:

<b>Eligibility Criterion</b>	<b>Reward</b>
<p><b>Eligibility Criterion 1</b></p> <p>First Eligible FX Payment using the following transaction types :</p> <ul style="list-style-type: none"> <li>a. Foreign exchange transaction made by an Eligible Customer using HSBC Global Money Transfers via HSBC Singapore app; or</li> <li>b. Foreign exchange transaction made by an Eligible Customer using HSBC Worldwide Transfers via HSBC Online Banking or HSBC Singapore app</li> </ul>	<p>5% cashback</p> <p>Capped at SGD 50 cashback per Eligible Customer</p>
<p><b>Eligibility Criterion 2</b></p> <p>First Eligible FX Payment using the following transaction types:</p> <ul style="list-style-type: none"> <li>c. HSBC Global Transfers transaction made by an Eligible Customer between the customer’s own HSBC accounts held overseas via HSBC Online Banking or HSBC Singapore app; or</li> <li>d. HSBC Global Transfers transaction made by an Eligible Customer to third-party HSBC accounts held overseas via HSBC Online Banking or HSBC Singapore app</li> </ul>	<p>3% cashback</p> <p>Capped at SGD 50 cashback per Eligible Customer</p>

4. Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible FX Payment. Without prejudice to any terms contained herein, the remitter shall conduct all necessary checks to ensure that the remittance can be accepted by the beneficiary bank.

5. We may forfeit the Reward to which an Eligible Customer may be entitled, if such Eligible Customer's current or savings account he/she uses for purposes of participation in this Promotion is suspended or terminated at any time during the Promotional Period.
6. The Reward will be issued on a first-come-first-served basis. Only the first 500 Eligible Customers who fulfil all of the criteria set out in Clause 1(iii) of this Section A above every calendar month during the Promotional Period (subject to Clause 8 of this Section A below) shall be entitled to receive a Reward each. We are not obliged to inform any customer when the maximum number or amount of available Rewards has been fully redeemed for this Promotion.
7. This Promotion shall cease to be valid as and when all 500 Rewards have been duly redeemed, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 30 June 2026).
8. Barring any unforeseen delays, the Reward will be credited into the relevant Eligible Customer's account with us no later than 31 August 2026, after we reasonably determine that all criteria under this Promotion have been met.

For the avoidance of doubt, as at the relevant date of fulfilment of the Reward, if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his/her account is not in good standing as at the fulfilment date of the relevant reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant reward.

Any request for early fulfilment or partial fulfilment of the Reward will not be granted or entertained by us.

9. The Reward is not exchangeable for reward points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable.
10. This Promotion is not valid in conjunction with any other FX related promotion involving customers' Eligible Account(s).
11. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

## **B. General Terms and Conditions**

1. Only personal accounts are eligible.
2. The HSBC Account User Agreement will apply to govern deposit accounts and the Everyday Global Debit Card. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.

### **3. 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) (collectively, “**your Personal Data**”) to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Promotion (including facilitation of the fulfilment of rewards (if any));
- (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) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

4. We do not provide any tax, legal or accounting advice to you. You should seek professional advice if you are unsure about any tax or other obligations which you may have (such as reporting or filing requirements) arising from your participation in the Promotion.
5. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
6. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
7. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we 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 the customer through the originating account or any account that customer has with us or by such other means as determined by us. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
8. Our records in respect of the Promotion shall be conclusive and binding on you.
9. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional 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.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the promotional rate or discount;
- (d) the type of Reward or Gift;
- (e) the redemption period or criteria for the Reward or Gift;
- (f) the limit to the number of Rewards or Gifts available for redemption under the Promotion;
- (g) the validity period of the Reward or Gift; and/or
- (h) the merchant(s) providing the Reward or Gift.

To the extent reasonably practicable, we'll 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.

If you don't agree with a change, you can cease to participate in this Promotion.

#### 10. 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.

#### 11. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing,



recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.

12. 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.