



Terms and Conditions Governing HSBC Global Money Transfers FX Promotion (“Promotion”) – S\$20 Cashback

1. This Promotion is valid from 20 October 2025 to 31 March 2026, both dates inclusive (“**Promotional Period**”).
2. This promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or the “**Bank**”) to targeted HSBC customers who hold any HSBC personal current or savings account (“**Eligible Account**”) and receive the communication via Electronic Direct Mail (eDM), push notification or in app message via HSBC Singapore mobile application (“**Eligible Customer**”).
3. This promotion is limited to the first 1000 Eligible Customers who make Eligible Transaction (defined below) from their Eligible Account using the HSBC Global Money Transfers service through the HSBC Singapore mobile application.
4. During the promotional period, Eligible Customers who send successful Foreign Exchange (FX) payment, i.e. Send Currency and Receive Currency are different, will be entitled to receive
 - S\$20 Cashback (“**Cashback**”) with a FX payment of minimum S\$5,000 (or its equivalent in foreign currencies (FCY)) within one calendar month (“**Eligible Transaction**”).For avoidance of doubt, Eligible Customers are entitled to receive a maximum of one Cashback per calendar month per Eligible Account. Eligible customers are entitled to receive a maximum of six Cashback during the Promotional Period.

By way of illustration:

Date of Transaction	Calendar Month	FX Payment Amount	Eligible Cashback
30 October 2025	October	S\$5,000	S\$20
20 November 2025	November	S\$10,000	S\$20
10 December 2025	December	S\$4,500	S\$0
5 January 2026	January	S\$20,000	S\$20

Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible Transaction. 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. The Cashback will be credited to the Eligible Account of each Eligible Customer by 30 June 2026 or on such other date(s) as may be notified by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
6. All Eligible Accounts of each Eligible Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Eligible Customer to be eligible for the cashback.
7. The cashback shall be forfeited if any Eligible Account of such Eligible Customer is suspended or terminated during the Promotional Period.
8. Only personal accounts are eligible.

9. The HSBC Account User Agreement, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, (collectively, the “**Account Terms**”) will apply to govern deposit accounts, online banking and mobile banking transactions, respectively. 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.

10. 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>

11. HSBC does 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.
12. HSBC 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.
13. HSBC reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
14. All foreign 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 the Eligible Customer 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. The Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
15. The remittance shall be carried out by the Bank, its agent bank or intermediary bank (as the case may be) subject to the rules, regulations and market practices of the country where or through which payment is to be made.

16. In the event that the application is cancelled by the remitter or the intended remittance is not accepted, or is rejected or returned by the Bank, its agent bank, intermediary bank or the beneficiary bank, the Bank will:

- (i) (where the originating account is denominated in the currency of the remittance) credit the intended remittance into the originating account; or
- (ii) (where the originating account is not denominated in the currency of the remittance) convert the amount of the intended remittance back to the original currency at the Bank's prevailing exchange rate, or if there is no prevailing exchange rate, at the exchange rate contracted by the Bank with its agent bank or intermediary bank, as the case may be, and credit the resulting sum into the originating account.

The remitter shall be liable for all losses, costs, expenses and charges resulting therefrom.

17. A remittance may be rejected or returned by the intermediary bank, paying bank or agent bank at any time for any reason including but not limited to requirements or restrictions applicable by law or otherwise in the country to which the remittance was being made. The Bank is not responsible for any loss, cost, expense or charges that may arise as a result of or relating to such rejection or return of funds.

18. HSBC's records in respect of the Promotion shall be conclusive and binding on you.

19. This Promotion is not valid with other offers or promotions unless otherwise stated.

20. Any fraud and/or abuse of this Promotion by a customer (determined by the Bank at its discretion) will result in forfeiture of the customer's eligibility to participate in this Promotion and/or closure of all or any one or more of the customer's account(s) with the Bank. The Bank reserves the right to take legal action in such instances to recover any outstanding amounts.

21. HSBC 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 a reward or gift;
- (f) the limit to the number of rewards or gifts available for redemption under the Promotion; and/or
- (g) the validity period of a 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.

22. These Promotional Terms and Conditions are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any transaction or adopt any hedging or trading strategy, nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any financial product in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. The specific financial objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as financial advice. You should carefully consider whether the financial product is suitable and read the relevant product information before purchasing such product. Any transaction that you decide to make will be one of your own choice and at your own risk.

23. 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.

24. Governing Law

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.