



**HSBC Foreign Exchange Loyalty Pricing Lucky Draw Promotion
(‘Promotion’)
Promotion Terms and Conditions**

1. This Promotion is offered by HSBC Bank (Singapore) Limited (‘HSBC’ or the ‘Bank’) to all HSBC Singapore customers (excluding HSBC staff) (‘Eligible Customers’).
2. This Promotion is valid from **1 April 2023 to 30 June 2023** (both dates inclusive) (‘Promotion Period’).
3. Eligible Customers can win a chance (as shown in Table 3a below) during the Promotion Period if their foreign exchange (‘FX’) transactions are performed via the corresponding platforms (as shown in Table 3b below) (‘Eligible FX Transactions’), where:
 - ‘Accumulated FX Transaction Amount’ refers to the total Singapore Dollar (SGD) (or equivalent foreign currency value) amount of Eligible FX Transactions performed within the Promotion Period.

Table 3a

Criteria	Total chances of winning a prize in the lucky draw during Promotion Period
If Eligible Customer fulfils all of the criteria below: <ul style="list-style-type: none">• Transacts a minimum of 3 transactions;• Has an Accumulated FX Transaction Amount of minimum SGD100,000; and• Is an onshore customer with residency in Singapore and possesses a Singapore mobile number.	1 chance
If Eligible Customer fulfils all of the criteria below: <ul style="list-style-type: none">• Transacts a minimum of 3 transactions on the HSBC Singapore app;• Has an Accumulated FX Transaction Amount of minimum SGD100,000; and• Is an onshore customer with residency in Singapore and possesses a Singapore mobile number	2 chances

Table 3b

Service	Platform
Transfers between Everyday Global Account*	Any HSBC branch / phone banking / HSBC Online Banking / HSBC Singapore app
Worldwide Transfer ("WWT")	HSBC Online Banking / HSBC Singapore app

**Non-Everyday Global Account Transfers, FAST and PayNow are not accumulated for the lucky draw.*

4. 20 Eligible Customers (the "Winners") will each be entitled to win one iPad Air[#] mobile digital device. The lucky draw will be conducted by 14 July 2023 after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. Winners will be notified via SMS within 7 calendar days after 14 July 2023. A redemption voucher stating the collection period and collection venue will be mailed to each of the 20 Winners by 31 August 2023 or within 90 calendar days after the date of the lucky draw for such Winner to redeem the iPad Air mobile digital device. HSBC shall have the right to publish the name initials and surnames of each Winner as well as the last 4 digits of their mobile number on the HSBC Singapore public website within 7 calendar days from 14 July 2023. By participating in this Promotion, the Eligible Customers consent to the collection, use, and/or disclosure of their personal data (including their names and email addresses) for the purposes of publication of the results of the lucky draw (which shall include the identities of the Winners) for the minimum prescribed period of 2 months under the relevant provisions of the Gambling Control (Trade and Other Promotional Games and Lotteries — Class Licence) Order 2022.
5. If a Winner does not receive a voucher, such Winner must contact HSBC within 90 calendar days from 31 August 2023. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final. Unclaimed prizes will be donated 90 calendar days after 31 August 2023.
6. Use of the iPad Air[#] mobile digital device is subject to the terms and conditions of the merchant providing such device. Please refer to the merchant for details. HSBC is not a supplier of the products provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.
7. HSBC assumes no liability for any redemption voucher lost during mailing or delivery.
8. The iPad Air[#] mobile digital device allocated to each Winner through the lucky draw will be determined at random by computerized means as HSBC may determine in the presence of an external auditor at 10 Marina Boulevard, #50-01, Marina Bay Financial Centre Tower 2, Singapore 018983 (or otherwise as advised by such external auditor). The random selection of the Winners will be verified by such external auditor.
9. The bank risk margin is an additional FX spread that is used to manage FX rate fluctuations. The bank risk margin on business days may be different from that on non-business days.
10. All Eligible FX Transactions in currencies other than SGD will be notionally converted into SGD at the Bank's prevailing exchange rate for the purpose of determining the Accumulated FX Transaction Amount.
11. Any Eligible FX Transactions performed under individual accounts will not count towards the Accumulated FX Transaction Amount for joint accounts, and vice versa.
12. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise 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 any instructions, transactions or currency conversion.
13. The Bank may, at its discretion, revise these Promotion Terms and Conditions (including but not limited to varying the Promotion Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
14. The Bank reserves the right, at its discretion to:
 - (i) determine whether an Eligible Customer has met all of the relevant requirements in order to qualify for the chance to win an iPad Air[#] mobile digital device; and
 - (ii) vary, withdraw or substitute any prize(s) with other item(s) of similar value without prior notice.

15. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
16. 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.
17. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, the HSBC Account User Agreement and Investment Terms (collectively, the "General Terms") will apply. In the event of any conflict or inconsistency between the General Terms and these Promotion Terms and Conditions, these Promotion Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
18. These Promotion 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.

#iPad Air is a trademark of Apple Inc., registered in the U.S. and other countries and regions.