



HSBC Online Foreign Exchange Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from **1 February 2020 to 30 June 2020**, both dates inclusive (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who are Singapore residents based on the Bank’s records and meet all the following criteria (“Eligible Customers”):
 - (i) Hold an HSBC Current Account / Savings Account (“CASA”) denominated in Singapore Dollars (“SGD”) with the Bank during the Promotional Period;
 - (ii) Register for this Promotion by sending an SMS “FXPROMO” to 74722; and
 - (iii) Successfully perform a foreign exchange (“FX”) conversion of at least S\$8,000 or its equivalent in other currencies from any base currency to a different currency (“Eligible Transaction”) through the HSBC Online Banking or the HSBC QuickFX app or the HSBC Singapore app.
3. Each Eligible Transaction entitles an Eligible Customer to a S\$20 cash back (“Gift”). Only 2,000 Gifts are available. Each Eligible Customer who fulfills all the requisite criteria under this Promotion shall receive no more than one (1) Gift during the Promotional Period. The Bank is not obliged to inform any customer when the cap has been reached. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single Eligible Customer and shall receive no more than one (1) Gift during the Promotional Period.
4. Each Eligible Customer must have an active SGD denominated CASA tagged to his/her customer relationship for the Gift to be credited and the Gift will be credited into such CASA account by the end of the month following the month of the Eligible Transaction, after HSBC determines that its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. For example, if an Eligible Transaction was completed in March 2020, the Gift will be credited by end of April 2020. Any request for early fulfillment of a Gift will not be granted or entertained by the Bank. For the avoidance of doubt, the Bank shall not be required to credit the Gift into any of the Eligible Customer’s other account(s) held with the Bank.
5. If an Eligible Customer also successfully signs up for an HSBC Online Banking account during the Promotional Period (“New-to-Digital Customer”) or successfully performs an Eligible Transaction through the HSBC QuickFX app between 1 May 2020 to 30 June 2020 (“QuickFX app Customer”), he/she will be entitled to receive one (1) Grab voucher valued at S\$10 (“Voucher”). Only 2,000 Vouchers are available. Each New-to-Digital Customer or QuickFX app Customer shall receive no more than one (1) Voucher during the Promotional Period. The Bank is not obliged to inform any customer when the cap has been reached. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single New-to-Digital Customer or QuickFX app Customer and shall receive no more than one (1) Voucher during the Promotional Period. For the avoidance of doubt, a New-to-Digital Customer who is also a QuickFX app Customer shall receive no more than one (1) Voucher during the Promotional Period.
6. An SMS redemption code with the Voucher redemption details (“Redemption Code”) will be sent to the New-to-Digital Customer’s/QuickFX app Customer’s valid Singapore mobile phone number (based on the Bank’s records) by the end of the month following the month of the Eligible Transaction, after HSBC determines that its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. For example, if the Online Banking enrolment / Eligible Transaction were completed in June 2020, the Redemption Code will be sent by the end of July 2020. Any request for early fulfillment of the Voucher will not be granted or entertained by HSBC.
7. The mobile number used in the SMS registration for this Promotion must be the same as the mobile number of the Eligible Customer listed in the Bank’s records. If the mobile numbers are not the same, HSBC will not award the Gift and/ or Voucher.
8. It is the responsibility of all customers to ensure that his/her mobile number is updated in the Bank’s records. Customers may update their personal details through HSBC Online Banking, head to the nearest HSBC branch or call the HSBC hotline.
9. Neither the Gift nor the Voucher is exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. The Bank reserves the right, at its discretion, to substitute the Gift and/or the Voucher with other item(s) of similar value without prior notice.
10. Use of the Voucher is subject to the terms and conditions of GrabTaxi Pte Ltd (“Grab”). Please refer to Grab for details. HSBC is not a supplier of the products and/or services provided by Grab in this Promotion and will not accept any liability in relation thereto. There will not be any replacement of any lost or expired Voucher/ Redemption Code after it has been issued.

11. The Bank reserves the right to not award the Gift or the Voucher if (i) a customer does not fulfil all the criteria set by the Bank, (ii) if the FX transaction(s) are deemed incomplete or unsuccessful, and/or (iii) if the customer relationship is terminated after performing Eligible Transactions and before the Gift or the Voucher is awarded.
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. All transactions in a currency other than SGD will be notionally converted into SGD, at the Bank's prevailing exchange rate, to determine the eligible transaction amount under this Promotion. The date on which the transaction is booked ("Transaction Date") will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD.
14. The Transaction Date will also be used to determine whether the transaction falls within the Promotional Period.
15. This Promotion is valid with all other offers or promotions unless otherwise stated.
16. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
17. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
18. 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.
19. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions and Terms and Conditions Governing Personal Deposit Accounts (collectively, the "General Terms") will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
20. 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.