

## **HSBC Fund and Fly Promotion (“Promotion”) Terms and Conditions**

**(Commences on 1 March 2026 and ends on 30 June 2026)**

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

1. This Promotion:

- (a) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (b) commences on 1 March 2026 and ends on 30 June 2026 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (c) is applicable to **new to HSBC or existing HSBC credit cardholders** who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
  - (i) new HSBC Personal Banking customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 March 2026; and
  - (ii) satisfy the relevant criteria as set out in Clauses 2 and 3 of this Section A below respectively, to be eligible to receive the relevant Promotion’s Fresh Fund Reward; and
  - (iii) as at the relevant date of fulfilment of the Fresh Funds Reward (as set out in Clause 4 of this Section A below) be a HSBC Personal Banking customer and has a valid HSBC Credit Card as per HSBC’s Rewards Programme (collectively known as “**Qualifying Credit Cards**”) as a Principal Card holder to receive the Fresh Funds Reward. New to HSBC and existing credit card-only holders who do not hold any Qualifying Credit Cards should apply for a new Qualifying Credit Card within the Promotion Period and have the card approved by the date set out in Clause 4 of Section A below; and
  - (iv) as at the relevant date of fulfilment of the Fresh Funds Reward, hold an existing Personal Banking sole account with us (in the case of Eligible Customers who are sole accountholders), or joint account with us (in the case of Eligible Customers who are joint accountholder); and
  - (v) ensure that his/her Personal Banking account is 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 Fresh Funds Reward; and
  - (vi) maintain the Qualifying Credit Card account in good standing and in a proper and satisfactory manner, to be determined by HSBC in its discretion at the time of fulfilment for the Fresh Funds Rewards. In the event that the Qualifying Credit Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before the Fresh Funds Reward is accorded and/or credited to the qualified Eligible Customer, or the qualified Eligible Customer voluntarily cancels or terminates the card within 12 months from the date the Qualifying Credit Card was opened, HSBC reserves the right to forfeit or recover equivalent value of the whole or any part of the rewards at its sole discretion.

### **2. Fresh Funds Reward**

Each Eligible Customer shall be eligible to receive only **one (1)** Fresh Funds Reward (which shall correspond to the relevant eligibility criterion below which he/she fulfils) as set out in the table below:

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward
<p>Open a standard (Personal Banking) Everyday Global Account and deposit a Minimum Incremental Fresh Funds (as defined below) of <b>SGD50,000</b> (or foreign currency equivalent) in deposits within the month of account opening.</p> <p>The Minimum Incremental Fresh Funds must be maintained with HSBC as monthly <b>Deposits Average Daily Balance (or Deposits ADB)</b> until the end of the relevant Maintenance Period.</p>	<p><b>48,000 Reward points</b> credited to Qualifying Credit Card</p>
<p>Open a standard (Personal Banking) Everyday Global Account and deposit Minimum Incremental Fresh Funds (as defined below) of <b>SGD100,000</b> (or foreign currency equivalent) in deposits within the month of account opening.</p> <p>The Minimum Incremental Fresh Funds must be maintained with HSBC as monthly <b>Deposits Average Daily Balance (or Deposits ADB)</b> until the end of the relevant Maintenance Period.</p>	<p><b>88,000 Reward points</b> credited to Qualifying Credit Card</p>
<p>Open a standard (Personal Banking) Everyday Global Account and deposit Minimum Incremental Fresh Funds (as defined below) of <b>SGD150,000</b> (or foreign currency equivalent) in deposits within the month of account opening.</p> <p>The Minimum Incremental Fresh Funds must be maintained with HSBC as monthly <b>Deposits Average Daily Balance (or Deposits ADB)</b> until the end of the relevant Maintenance Period.</p>	<p><b>138,000 Reward points</b> credited to Qualifying Credit Card</p>

For the purposes of this Promotion:

(a) **“Minimum Incremental Fresh Funds”** or **“Fresh Funds”** means a deposit of funds from outside of HSBC into the Eligible Account. For the avoidance of doubt, Fresh Funds must not be:

- (i) funds originating from any existing account with us; and
- (ii) funds that are withdrawn and re-deposited within the last 30 calendar days.

(b) **“Deposits Average Daily Balance”** or **“Deposits ADB”** means the average daily balance for the calendar month based on the deposits in a customer’s Eligible Account. Deposits ADB is the sum of the daily balances of an Eligible Account for that calendar month, divided by the total number of days in that calendar month. For the avoidance of doubt, Deposits ADB is calculated as follows:

- (i)  $[\text{Sum of daily balances}] / [\text{Number of days in the calendar month}]$

(c) Customers must also satisfy the criteria below:

- (i) opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorized service providers and relevant third parties via phone, SMS, email or mail by the end of the relevant Maintenance Period and to remain so in the month of fulfilment;
  - (d) The calculation of the Deposits Average Daily Balance is at account level only i.e. the Sole account relationship Deposits ADB will not include Joint account ADB, and vice versa.
3. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as a single Eligible Customer (i.e., for an Everyday Global Account which is held in joint names, the joint accountholders shall collectively be considered as one Eligible Customer for the purpose of qualifying for this Promotion). For Eligible Customers who have 2 or more customer relationships (whether in sole name or joint names), only one customer relationship will be eligible for this Promotion. For each customer relationship / Everyday Global Account in joint names and with 2 or more primary Qualifying Credit Cards, only one primary Qualifying Credit Card will be eligible for this Promotion.

The example shown below is for illustration purposes only:

Qualifying Deposits Average Daily Balance for customers who hold both sole and joint accounts:

Customer	Account Type	Account average daily balances for the month	Qualifying Deposits ADB
Mr. A & Mrs. B	Joint account	SGD100,000	<b>Account disqualified due to Mr. A</b>
Mr. A	Sole account	SGD150,000	<b>SGD150,000 to Mr A</b>
Mrs. B	Sole account	SGD50,000	<b>SGD50,000 to Mrs B</b>

4. Barring any unforeseen delays:

The Fresh Funds Reward will be credited into the relevant Eligible Customer's Qualifying Credit Card account with us no later than the relevant Fresh Funds Rewards Fulfilment Date listed below; and after we reasonably determine that all the relevant criteria under this Promotion have been met. Due to fulfilment cycle and resourcing, we are unable to accommodate requests for early or partial fulfilment of the Fresh Funds Reward.

**Key Dates**

Date by which a standard (Personal Banking) Everyday Global Account is opened (Onboarding month)	Date by which Fresh Fund must be credited	3-Month Maintenance Period for Average Daily Balance (ADB)	Date by which Qualifying Credit Card must be approved for New to HSBC customers	Date by which Reward Fulfilment to be performed
1-31 March 2026	31 March 2026	1 April 2026 to 30 June 2026	30 June 2026	31 August 2026

1-30 April 2026	30 April 2026	1 May 2026 to 31 July 2026	31 July 2026	30 September 2026
1-31 May 2026	31 May 2026	1 June 2026 to 30 August 2026	30 August 2026	31 October 2026
1-30 June 2026	30 June 2026	1 July 2026 to 31 September 2026	31 September 2026	30 November 2026

Qualifying Credit Card approved date means the calendar month printed on the letter sent to an Eligible Customer enclosing his/her Qualifying Credit Card issued pursuant to this promotion.

5. Subject to HSBC's reasonable efforts, all rewards will be awarded to Eligible Customers in the form of HSBC Reward points which can be converted into miles or redeemed according to Credit Card Rewards Programme Terms and Conditions. Qualifying Eligible Customers will be notified in their next Credit Card statement following the Reward Fulfilment Date, after HSBC determines in its discretion that the relevant criteria under this promotion have been met, subject to HSBC's reasonable efforts.
6. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, **except for** the promotions stated below which are concurrently held during the Promotion Period, or such other promotions as we may otherwise specify from time to time:
  - HSBC Everyday+ Rewards Programme
  - HSBC Credit Card Promotions
  - HSBC Premier Referral Programme
  - Investments and Time Deposit Promotion
  - Insurance Time Deposit Promotion

In other words, the same customer cannot receive both the (i) Fresh Funds Reward under this Promotion, and (ii) any other reward, gift or account credit or promotional rate from other promotions (including but not exhaustive: the **HSBC Premier Welcome Rewards Promotion, Everyday Global Account Bonus Interest Promotion (both USD and SGD), HSBC Premier Upfunding Rewards**, etc.), other than those which are stated above or as we may otherwise specify from time to time.

For avoidance of doubt, customers holding a Premier Everyday Global Account are not eligible for this Promotion (i.e., only customers who have opened a standard (Personal Banking) Everyday Global Account are eligible for this Promotion).

7. Reward points are not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Reward points with an item of equal or similar value without prior notice.
8. The Reward points are subject to the HSBC's Rewards Programme terms and conditions which are available at HSBC Singapore website > Credit Card > Rewards Programme > Terms and Conditions for HSBC Rewards Programme.

9. 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. The HSBC Account User Agreement, HSBC Premier Terms and Conditions, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit accounts, online banking and mobile banking transactions, investment accounts and the relevant product 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.
2. 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.
3. 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.
4. 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.
5. We may levy an administration charge equivalent to the value of the relevant Promotion Rewards issued if the HSBC Personal Banking relationship or HSBC Premier relationship or HSBC Premier Elite relationship begun under this Promotion is terminated within 6 months from the date of commencement.
6. 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.
7. Our records in respect of the Promotion shall be conclusive and binding on you.

8. 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:
- a. reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
  - b. 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;
  - c. 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
  - d. otherwise protect our legitimate interests.
  - e. The updates include amendments to:
    - i. the Promotional Period;
    - ii. the eligibility criteria for the Promotion;
    - iii. the type of Fresh Funds Reward, and/or Wealth Reward;
    - iv. the redemption period or criteria for a Fresh Funds Reward and/or Wealth Reward; and/or
    - v. the limit to the number of Fresh Funds Rewards and/or Wealth Rewards available for redemption under the Promotion.
  - f. 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.
  - g. If you don't agree with a change, you can cease to participate in this Promotion.
9. 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.
10. HSBC may rely on measurement criteria devised and reported by third party providers or issuers. HSBC does not always conduct its own specific due diligence in relation to measurement criteria. There is no guarantee: (a) that the nature of the ESG / sustainability effect of, or measurement criteria for, an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability effect will be achieved. ESG and Sustainable investing is an evolving area and new regulations and coverage are being developed which will affect how investments can be categorised or labelled in the future.
11. Today we finance a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit [HSBC website > Who we are > Our climate strategy](#).
12. 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.

13. 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.