

Premier Million Reward Points Promotion (“Promotion”) Terms and Conditions

(Commences on 1 August 2025 and ends on 30 September 2025)

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 August 2025 and ends on 30 September 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (c) is applicable to **selected existing HSBC credit cardholders** who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (i) new HSBC Premier customers with HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 August 2025; and
 - (ii) new Primary HSBC Premier Mastercard Credit Card customer who have not cancelled any primary HSBC Premier Mastercard Credit Card within the last 12 months prior to the approval of the new Card application under this promotion. In this regard, cancellation can be initiated by the Eligible Customer or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Customer has been found inactive in terms of any usage of any HSBC credit card within last 12 months; and
 - (iii) enroll by signing the registration form at the end of these Promotion Terms and Conditions; and
 - (iv) 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 Reward (i.e., the Fresh Funds Reward and the Wealth Reward respectively); and
 - (v) as at the relevant date of fulfilment of the Fresh Funds Reward and the Wealth Reward (as the case may be)(as set out in Clause 6 of this Section A below), be a HSBC Premier customer and a HSBC Premier Mastercard Credit Card holder in order to receive such Fresh Funds Reward and the Wealth Reward (as the case may be); Customer should apply for a new HSBC Premier Mastercard Credit Card within the Promotion Period and have the card approved by the date set out in Clause 6 of this Section A below; and
 - (vi) as at the relevant date of fulfilment of the Fresh Funds Reward and the Wealth Reward (as the case may be), hold an existing Premier 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
 - (vii) ensure that his/her Premier account and/or investment account (as the case may be) 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 the Wealth Reward (as the case may be); and

- (viii) maintain the Premier Mastercard 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 and/or the Wealth Rewards (as the case may be). In the event that the Premier Mastercard Credit Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before the Fresh Funds Reward, and/or the Wealth 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 Premier Mastercard 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
Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD200,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 6 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC (as monthly Total Relationship Balance) until the end of the relevant Maintenance Period.	100,000 Reward points in Premier Mastercard Credit Card
Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD300,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 6 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC (as monthly Total Relationship Balance) until the end of the relevant Maintenance Period.	350,000 Reward points in Premier Mastercard Credit Card
Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD500,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 6 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC (as monthly Total Relationship Balance) until the end of the relevant Maintenance Period.	600,000 Reward points in Premier Mastercard Credit Card

For the purposes of this Promotion:

- (a) **“Minimum Incremental Fresh Funds”** means funds that are from non-HSBC accounts and are placed or used for investments within the calendar month that the Eligible Customer signs up for HSBC Premier relationship. Eligible Customers will not qualify for any Fresh Funds Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the relevant Eligible Customer’s HSBC Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) relationship.
- (b) The Minimum Incremental Fresh Funds can be placed in:
- (i) deposits; and/or
 - (ii) investments; and/or
 - (iii) insurance (with cash/surrender value equivalent to the relevant Minimum Incremental Fresh Funds criterion in Clause 2 or Clause 3 of this Section A (as the case may be) in SGD or its foreign currency equivalent).
- (c) **“Total Relationship Balance” (TRB)** is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The insurance is measured by cash/surrender value in SGD or its foreign currency equivalent.
- (d) Customer must also satisfy the below criteria:
- (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 and mail by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below);
 - (ii) successfully download and log in to HSBC Singapore app by the end of the relevant Maintenance Period;
 - (iii) complete a Risk Profiling Questionnaire by end of the relevant Maintenance Period. Steps as follows:
 - Log on to the HSBC Singapore app.
 - Go to ‘Wealth’ and select ‘Document centre’.
 - Choose ‘Complete forms’, then ‘Risk Profiling Questionnaire’.
 - Select ‘Update’ to complete.
- (e) The calculation of the Total Relationship Balance of your sole account relationship will include the balances from your related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

The example shown below is for illustration purposes only:

Calculating Total Relationship Balance for customers who hold both sole and joint accounts:

Customer	Account Type	Account average daily balances for the month	Total Relationship Balance for the month
Mr. A & Mrs. B	Joint account	S\$50,000	S\$50,000
Mr. A	Sole account	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000

Customer	Account Type	Account average daily balances for the month	Total Relationship Balance for the month
Mrs. B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000

3. Wealth Reward

Each Eligible Customer who (i) has qualified for the Fresh Funds Reward and (ii) fulfils the relevant eligibility criterion below corresponding to the relevant Wealth Reward below (as set out in the table below), shall be eligible to receive the Wealth Reward:

Wealth Reward Eligibility Criterion	Wealth Reward
Purchase a minimum of SGD10,000 (or foreign currency equivalent) and up to SGD500,000 (or foreign currency equivalent) of Eligible Wealth Products by the end of the relevant Maintenance Period (as set out in Clause 6 of this Section A below).	8,000 Reward points in HSBC Premier Mastercard Credit Card for every SGD10,000 (or foreign currency equivalent) of Eligible Wealth Products purchased (capped at 400,000 Reward points in HSBC Premier Mastercard Credit Card)

For purposes of this Promotion:

- (a) **“Eligible Wealth Products”** refer to the following products offered by us and the value of such products will be computed as follows:
- (i) Unit Trust, Equity, Dual Currency Plus, Bond and Structured Product: Actual Placement amount (in SGD).
 - (ii) Foreign Exchange (FX): Actual Placement amount (in SGD). Eligible FX transactions include: Exchange Now / Everyday Global Account Transfers, FX Order Watch, Worldwide Transfers, Global Transfers, Global Money Transfers, Union Pay, Branch transactions.
 - (iii) Regular Premium (**“RP”**) insurance policy: 3 times the Annual First Year Premium (**“AFYP”**) of the relevant RP insurance policy (in SGD).
 - (iv) Single Premium insurance policy: Actual single premium amount paid (in SGD).
- (b) All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at our prevailing exchange rate for the purpose of determining the investment in Eligible Wealth Products under this Promotion. For investments and insurance placement, the **“trade date”** and **“policy inception date”** respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether the investment in Eligible Wealth Products falls within the Promotional Period.
- (c) Eligible Wealth Products shall exclude the following:
- (i) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;

- (ii) Any insurance policy that is cancelled during the free-look period of 14 days;
- (iii) Investments or insurance placed through CPF investment schemes;
- (iv) Any investment product that does not levy an initial sales charge or front end load; and
- (v) "Money Market Funds" i.e.

- FSCFS: Fullerton SGD Cash Fund
- HULFA: HSBC US Dollar Liquidity Fund
- HGLFE: HSBC EUR Liquidity Fund
- HGLFS: HSBC Sterling Liquidity Fund
- HSGLF: HSBC Singapore Dollar Liquidity Fund

4. Each Eligible Customer is only entitled to receive the relevant maximum number of Fresh Funds Reward and Wealth Reward (as specifically set out in Clauses 2, 3, of this Section A above respectively).
5. 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 a Premier account or an investment account (as the case may be) 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 / Premier account in joint names and with 2 or more primary Premier Mastercard credit cards, only one primary Premier Mastercard credit card will be eligible for this Promotion.
6. Barring any unforeseen delays:

The Fresh Funds Reward and the Wealth Reward (as the case may be) will be credited into the relevant Eligible Customer's HSBC Premier Mastercard Credit Card account with us no later than the relevant Fresh Funds Rewards / Wealth Rewards Fulfilment Date listed below; and

after we reasonably determine that all the relevant criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Fresh Funds Reward and Wealth Reward will not be granted or entertained by us.

Key Dates

Date by which Premier account must be opened (Onboarding month)	Date by which funding must be done	Date by which Premier Mastercard Credit Card must be issued	Maintenance Period for both Fresh Fund Reward & Wealth Reward	Fresh Funds Reward / Wealth Reward Fulfilment Date
August 2025	31 August 2025	30 November 2025	1 September 2025 to 30 November 2025 (both dates inclusive)	31 January 2026
September 2025	30 September 2025	31 December 2025	1 October 2025 to 31 December 2025 (both dates inclusive)	28 February 2026

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

7. 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 Terms and Conditions. Qualifying Eligible Customers will be notified in their Credit Card statement by 28 February 2026 after HSBC determines in its discretion that the relevant criteria under this promotion have been met, subject to HSBC's reasonable efforts. Any request for early fulfilment will not be granted nor entertained by HSBC.
8. 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
 - Investments and Time Deposit Promotion
 - Insurance Time Deposit Promotion
 - HSBC Premier Referral Programme (eligible only as referrer but not as a referred customer)
 - HSBC Premier Mastercard Credit Card Promotion
 - HSBC Credit Card Promotion

In other words, the same customer cannot receive both the (i) Fresh Funds Reward, and/or Wealth Reward under this Promotion, and (ii) any other reward, gift or account credit or promotional rate from other promotions (e.g. the HSBC Welcome Rewards Promotion, Everyday Global Account Bonus Interest Promotion, etc.), other than those which are stated above or as we may otherwise specify from time to time.

9. Reward points is 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.
10. The Reward points are subject to the HSBC's Rewards terms and conditions which are available at HSBC Singapore website > Credit Card > Rewards Programme > Terms and Conditions for HSBC Rewards Programme.
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. 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 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.
3. 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.
4. 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.
5. 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.
6. Our records in respect of the Promotion shall be conclusive and binding on you.
7. 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.

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.

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.

8. These Promotional Terms and Conditions and the mention of any investment product or class of investment products ("**product**") are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any buy/sell transaction or adopt any hedging or trading strategy relating to, or a forecast on future performance of, any product, investment or securities 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 securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as investment advice. Before you make any investment decisions, you may wish to consult a financial adviser. In the event you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable. Any transaction that you decide to make will be one of your own choice and at your own risk. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus, offering document or product information before investing.
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. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Limited. (Reg. No.199903512M) and distributed by us. It is not an obligation of, a deposit in, or guaranteed by, us.
11. The insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("**SDIC**"). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Limited. or visit the Life Insurance Association ("**LIA**") or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
12. In broad terms "**ESG and sustainable investing**" products include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors to varying degrees. Certain instruments we classify as ESG or sustainable investing products may be in the process of changing to deliver sustainability outcomes. There is no guarantee that ESG and Sustainable investing products will produce returns

similar to those which don't have any ESG or sustainable characteristics. ESG and Sustainable investing products may diverge from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for, ESG and Sustainable investing or the impact of ESG and Sustainable investing products. ESG and Sustainable investing and related impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors.

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.

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](#).

13. 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.
14. 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.

FOR CUSTOMER TO FILL**Customer Acknowledgement of Enrollment & Registration of this Promotion**

☐ I agree to participate in this Premier Million Reward Point Promotion (effective 1 Aug to 30 Sep 2025). I have read, understood, and agree to the terms and conditions governing the Premier Million Reward Point Promotion above, including campaigns which I'm not eligible for henceforth (please refer to Clause 8 in Section A above).

☐ I do not agree to participate in this promotion and would like to continue with existing HSBC Welcome Rewards Promotion and/or other promotions.

Customer Name: _____

Customer Mobile No: _____

Date: _____

Signature: _____

FOR BDM TO FILL

EGA Account Applied? (Yes / No)

Premier Mastercard Applied? (Yes / No)

BDM Name (and Staff ID): _____

Note to Business Development Manager (BDM): Customer must sign this form as proof of participation for campaign and fulfilment.