

2025 HSBC Star Vista Afternoon Tea Experience Promotion ("Promotion")

Terms and Conditions

(Commences on 16 June and ends on 31st August 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**");
2. This Promotion commences on 16 June 2025 ends on 31st August 2025 (or such other date(s) as we may reasonably determine) (the "**Promotional Period**"); and
3. This Promotion is only open to existing HSBC Singapore Premier Customers ("**Eligible Customers**") who book and attend the Afternoon Tea Experience (which refers to a complimentary engagement at the Star Vista wealth center offering light refreshments and beverages to eligible customers in a curated lounge setting at our Star Vista Wealth Center) with up to a maximum of 2 guests.
4. This Promotion is only open to individuals ("**Eligible Customers**") with an HSBC Singapore Premier Banking relationship.
5. To qualify for the reward set out in Clause 6 ("**Reward**"), Eligible Customers must:
 - a) Reserve an appointment for the Afternoon Tea Experience in advance with their Relationship Manager;
 - b) Attend the Afternoon Tea Experience session on weekdays (Monday to Friday, excluding public holidays) between 2:00 pm and 5:00 pm during the Promotional Period with at least 1 guest (the "**Guest(s)**"); and
 - c) At least one of the Guest(s) opens a new HSBC Premier / Premier Elite Banking account on the same day as the Afternoon Tea Experience session is attended per Clause 5(b) above. The aforesaid Guest(s) must not have any 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 opening the HSBC Premier / Premier Elite Banking account with us.
6. Eligible Customers who fulfill the requirements at Clause 5(a) – (c) above will be eligible to receive one COMO Group dining voucher worth SGD 50 (i.e. the "**Reward**"). Each Eligible Customer is only entitled up to a maximum of 2 Rewards for this Promotion during the Promotional Period.
7. The Reward is not exchangeable for items of equivalent value.
8. 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**".

9. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as a single Eligible Customer. 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.
10. Rewards will be issued on a first-come-first-served basis, and is subject to availability. We are not obliged to inform any customer when the amount of available Rewards has been fully redeemed for this Promotion.
11. This Promotion shall cease to be valid as and when all Rewards have been duly redeemed, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 31st August 2025).
12. Barring any unforeseen technical delays, the Reward will be handed over to Eligible Customer who fulfills all requirement listed in Clause 5, on the same day as their visit to the branch when the guest signs up for a HSBC Premier / Premier Elite relationship and after we reasonably determine that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.
13. 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

14. Only personal accounts are eligible.
15. 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.
16. Our records in respect of the Promotion shall be conclusive and binding on you.
17. 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:
 - (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 Reward
- (c) the Reward;
- (d) the redemption period for the Reward; and/or
- (e) the limit to the number of Rewards available for redemption under this 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.

18. 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.

- 19. 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.
- 20. 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.
- 21. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. We may substitute the Reward with other item(s) of similar value.
- 22. Use of the Reward is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Promotion and will not accept any liability in relation thereto.
- 23. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:

I have read, understood, and agree to the terms and conditions governing the 2025 HSBC Star Vista Afternoon Tea Experience Promotion

Acknowledged By : -----

Date: -----

Signature : -----