



**HSBC Exclusive Wealth Insurance Cash Rewards for HSBC Customers (“Promotion”)
Terms and Conditions**

(Commences on 1 January 2025 and ends on 31 March 2025)

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**we**” or “**us**”);
- (ii) commences on 1 January 2025 and ends on 31 March 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is exclusively for our customers who meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) have received an invitation from us, informing them of their eligibility to participate in this Promotion; and
 - (b) purchase any new Eligible Insurance Plan through us during the Promotional Period. To qualify as an “**Eligible Insurance Plan**”, it must fulfil the following:
 - (I) be any of the insurance policies issued by HSBC Life (Singapore) Pte. Limited. (“**HSBC Life**”) and purchased from us, as set out in the table below (an “**Insurance Policy**”):

Single Premium Plans	Regular Premium Plans
<ul style="list-style-type: none">• Retirement Income II (single premium)• Sapphire Prestige Income II (single premium)• Wealth Builder (single premium)	<ul style="list-style-type: none">• Sapphire Prestige Income II (regular premium)• ValueLife• Term Protect Advantage• Goal Builder• Retirement Income II (regular premium)• Savings Protector II• Wealth Builder (regular premium)

- (II) be issued from 1 January 2025 to 31 March 2025 (both dates inclusive); and
- (III) not be an Insurance Policy which was purchased but is subsequently cancelled during the free-look period of 14 days.

2. Each Eligible Customer is eligible to receive the relevant Reward (as referred to in the table below) by satisfying the eligibility criteria set out in the table below:

Wealth Insurance Cash Reward Eligibility Criteria for Personal Banking customer or Premier customer maintaining a total relationship balance of less than SGD200,000	Reward
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us	SGD10 cash credit for Single Premium •SGD50 cash credit for AFYP if premier tenor is ≤5 years. •SGD100 cash credit for AFYP if premier tenor is ≥6 years. (Capped at SGD5,000)

Wealth Insurance Cash Reward Eligibility Criteria for Premier Elite customer or Premier customer with and maintaining a minimum total relationship balance of at least SGD200,000	Reward
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us	•SGD20 cash credit for Single Premium •SGD100 cash credit for AFYP if premier tenor is ≤5 years. •SGD200 cash credit for AFYP if premier tenor is ≥6 years. (Capped at SGD10,000)

3. In the event that an Eligible Insurance Plan purchased by an Eligible Customer during the Promotional Period is cancelled, rejected, or not successfully completed, such Eligible Customer will no longer be eligible for the Reward. However, if the said Eligible Customer purchases another Eligible Insurance Plan within the Promotional Period, he/she will still be eligible to participate in this Promotion and receive a Reward if the purchase of the Eligible Insurance Plan is successfully completed and all other criteria under this Promotion have been met.
4. The maximum amount of the Reward(s) will be capped at SGD5,000 for each Eligible Personal Banking customer or Premier customers with a total relationship balance of less than SGD200,000, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.
5. The maximum amount of the Reward(s) will be capped at SGD10,000 for each Eligible Premier Elite customer or Premier customer with and maintaining a minimum total relationship balance of at least SGD200,000, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.



6. An Eligible Customer must have an existing Singapore Dollar (SGD) Savings or Current sole account with us to receive the Reward.
7. Barring any unforeseen technical delays, the Reward(s) will be credited into the relevant Eligible Customer's account with us no later than 31 May 2025, 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.
8. 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.
9. This Promotion is not valid in conjunction with any 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:
 - HSBC Insurance x CASA Preferential Rate Promotion

In other words, the same customer cannot receive both the Reward(s) under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

10. Other general terms and conditions governing this Promotion apply. Please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details. All terms and conditions relating to the Promotion shall collectively be known as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. Only personal accounts are eligible. The HSBC Account User Agreement, the Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit, 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 and HSBC Life shall be entitled to a reasonable period of time to process instructions and we and/or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or instructions. Neither we nor HSBC Life shall be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the Insurance Policy(ies).
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 criteria or requirements under these Promotional Terms and Conditions.

4. 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. 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.
5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion such as the maximum premium amount eligible for the reward 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.

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.

6. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any 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 mention of any investment product or class of investment products (“**product**”) should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. 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 advisor. 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 or product information before investing.

7. 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.
8. 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.
9. 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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
10. 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.



**HSBC Exclusive Legacy Insurance Cash Rewards for HSBC Customers (“Promotion”)
Terms and Conditions**

(Commences on 1 January 2025 and ends on 31 March 2025)

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**we**” or “**us**”);
- (ii) commences on 1 January 2025 to 31 March 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) exclusively for our customers who meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) have received an invitation from us, informing them of their eligibility to participate in this Promotion; and
 - (c) purchase any new Eligible Insurance Plan through us during the Promotional Period. To qualify as an “**Eligible Insurance Plan**”, it must fulfil the following:
 - (I) be any of the insurance policies issued by HSBC Life (Singapore) Pte. Limited. (“**HSBC Life**”) and purchased from us, as set out in the table below (an “**Insurance Policy**”):

Single Premium Plans	Regular Premium Plans
<ul style="list-style-type: none">• Emerald Legacy III• Jade Universal Life (single premium)• Diamond Prestige IUL (single premium)	<ul style="list-style-type: none">• Jade Universal Life (regular premium)• Diamond Prestige IUL (multi-pay)

- (II) be issued from 1 January 2025 to 31 March 2025 (both dates inclusive); and
- (III) not be an Insurance Policy which was purchased but is subsequently cancelled during the free-look period of 14 days.

2. Each Eligible Customer is eligible to receive the relevant Reward (as referred to in the table below) by satisfying the eligibility criteria set out in the table below:

Legacy Insurance Cash Reward Eligibility Criteria for Personal Banking customer or Premier customer maintaining a total relationship balance of less than SGD200,000	Reward
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us	SGD10 cash credit for Single Premium •SGD50 cash credit for AFYP if premier tenor is ≤ 5 years. •SGD100 cash credit for AFYP if premier tenor is ≥ 6 years. (Capped at SGD5,000)

Legacy Insurance Cash Reward Eligibility Criteria for Premier customer or Premier Elite customer with and maintaining a minimum total relationship balance of at least SGD200,000	Reward
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us	•SGD20 cash credit for Single Premium •SGD100 cash credit for AFYP if premier tenor is ≤ 5 years. •SGD200 cash credit for AFYP if premier tenor is ≥ 6 years. (Capped at SGD10,000)

3. In the event that an Eligible Insurance Plan purchased by an Eligible Customer during the Promotional Period is cancelled, rejected, or not successfully completed, such Eligible Customer will no longer be eligible for the Reward. However, if the said Eligible Customer purchases another Eligible Insurance Plan within the Promotional Period, he/she will still be eligible to participate in this Promotion and receive a Reward if the purchase of the Eligible Insurance Plan is successfully completed and all other criteria under this Promotion have been met.
4. The maximum amount of the Reward(s) will be capped at SGD5,000 for each Eligible Personal Banking customer or Premier customers with a total relationship balance of less than SGD200,000, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.
5. The maximum amount of the Reward(s) will be capped at SGD10,000 for each Eligible Premier Elite customer or Premier customer with and maintaining a minimum total relationship balance of at least SGD200,000, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.



6. An Eligible Customer must have an existing Singapore Dollar (SGD) Savings or Current sole account with us to receive the Reward.
7. Barring any unforeseen technical delays, the Reward(s) will be credited into the relevant Eligible Customer's account with us no later than 31 May 2025, after we may 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.
8. 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.
9. This Promotion is not valid in conjunction with any 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:
 - HSBC Insurance x CASA Preferential Rate Promotion

In other words, the same customer cannot receive both the Reward(s) under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

10. Other general terms and conditions governing this Promotion apply. Please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details. All terms and conditions relating to the Promotion shall collectively be known as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. Only personal accounts are eligible. The HSBC Account User Agreement, the Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit, 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 and HSBC Life shall be entitled to a reasonable period of time to process instructions and we and/or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or instructions. Neither we nor HSBC Life shall be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the Insurance Policy(ies).
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 criteria or requirements under these Promotional Terms and Conditions.

4. 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. 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.
5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion such as the maximum premium amount eligible for the reward 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.

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.

6. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any 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 mention of any investment product or class of investment products (“**product**”) should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. 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 advisor. 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 or product information before investing.

7. 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.
8. 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.
9. 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 LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).
10. 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.



Insurance and Current and Savings Account (“CASA”) January 2025 Promotion (“Promotion”) Terms and Conditions

(Commencing on 1 January 2025 and ending on 28 February 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion is applicable to certain insurance policies issued by HSBC Life (Singapore) Pte. Ltd. (“**HSBC Life**”) and purchased from HSBC Life’s distributor, HSBC Bank (Singapore) Limited (“**HSBC Singapore**”, “**we**” or “**us**”), during the Promotional Period (each, an “**Insurance Policy**” and collectively, the “**Insurance Policies**”).
2. This Promotion commences on 1 January 2025 and ends on 28 February 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”).
3. Customers who purchase any new Eligible Insurance Plan (as defined in Clause 4 of Section A below) through us during the Promotional Period:
 - a) will qualify for the relevant current or savings account (the “**CASA**”) promotional interest rate (the “**Promotional Rate**”) which corresponds to the aggregate Qualifying CASA Earmark Amount (as calculated in accordance with Clause 7 of this Section A below) that the Eligible Customer has qualified for;
 - b) must have the Qualifying CASA Earmark Amount deposited into his/her relevant CASA in the form of fresh funds within the Promotional Period (the “**Relevant Funds**”). For the purpose of this Promotion, “**Fresh Funds**” means funds that do not originate from an existing account with us or funds that are withdrawn and re-deposited with us within the 30-days period prior to the date of deposit of the relevant Qualifying CASA Earmark Amount;
 - c) must submit a withdrawal restriction (the “**CASA Earmark**”) on the Qualifying CASA Earmark Amount that he/she has qualified for within the Promotional Period. “**Earmark**” means that the amount deposited cannot be withdrawn. The relevant Eligible Customer is required to maintain the applicable Qualifying CASA Earmark Amount in his/her relevant CASA for the entire duration of the relevant CASA Earmark;
 - d) will enjoy the relevant Promotional Rate in respect of the Qualifying CASA Earmark Amount for a period of 6 months from the date on which the Qualifying CASA Earmark Amount is earmarked in relation to his/her relevant CASA; and
 - e) will have the relevant CASA Earmark automatically uplifted and Qualifying CASA Earmark Amount released into his/her relevant CASA on the next working day upon the end of the 6 months period (the “**CASA Earmark Expiry Date**”).
4. For the purpose of this Promotion:

“**Eligible Insurance Plan**” refers to any of the insurance plans as set out in the table below:

Wealth Insurance Plan

Single Premium Plans	Regular Premium Plans
<ul style="list-style-type: none"> • Sapphire Prestige Income II (single premium) • Wealth Builder (single premium) 	<ul style="list-style-type: none"> • Sapphire Prestige Income (regular premium) • Value Life • Term Protect Advantage • Goal Builder • Wealth Builder

Legacy Insurance Plan

Single Premium Plans	Regular Premium Plans
<ul style="list-style-type: none"> • Jade Universal Life (SP) • Diamond Prestige IUL (SP) • Emerald Legacy III 	<ul style="list-style-type: none"> • Jade Universal Life (RP) • Diamond Prestige IUL (RP)

5. A customer will qualify for the Promotional Rate if he/she meets all the following criteria during the Promotional Period:
- (i) complete an application for an Eligible Insurance Plan and submit such application to us for our onward transmission to HSBC Life during the Promotional Period, and HSBC Life confirms receipt of such application;
 - (ii) the relevant Eligible Insurance Plan must be issued and incepted by HSBC Life on or before 28 February 2025; and
 - (iii) the relevant Eligible Insurance Plan must not be cancelled on or before the end of CASA Earmark Expiry Date.
6. Each customer who successfully meets all requisite criteria under Clauses 3, 4 and 5 of Section A above during the Promotional Period (each, an “**Eligible Customer**” and collectively, the “**Eligible Customers**”):
- (i) (in relation to a Single Premium Plan) will be entitled to enjoy the Promotional Rate set out in the column headed “**Promotional Rate on SGD/USD 6-month tenor**” in Table (1a) and Table (1b) below, which corresponds to the relevant Single Premium amount;
 - (ii) (in relation to a Regular Premium Plan) will be entitled to enjoy the Promotional Rate set out in the column headed “**Promotional Rate on SGD/USD 6-month tenor**” in Table (2a) and Table (2b) below, which corresponds to the relevant Annualised Premium or Premium Term (as the case may be); and

Table (1a) Single Premium Wealth Insurance Plan

Single Premium	Promotional Rate on SGD/USD 6-month tenor
SGD100,000 < SGD 500,000 USD 75,000 < USD 375,000	6.88%
≥SGD 500,000 ≥USD 375,000	7.88%

Table (1b) Single Premium Legacy Insurance Plan

Single Premium	Promotional Rate on SGD/USD 6-month tenor
SGD100,000 < SGD 500,000 USD 75,000 < USD 375,000	6.88%
≥SGD 500,000 ≥USD 375,000	

Table (2a) Regular Premium Wealth Insurance Plan

Annualised Premium	Promotional Rate on SGD/USD 6-month tenor
SGD 12,000 USD 9,000	6.88%
SGD 36,000 USD 27,000	7.88%
SGD 100,000 USD 75,000	8.88%

Table (2b) Regular Premium Legacy Insurance Plan

Premium Term	Annualised Premium	Promotional Rate on SGD/USD 6-month tenor
≤ 5 years	SGD 40,000 USD 30,000	8.88%
≥ 6 years	SGD 20,000 USD 15,000	

7. For purpose of computing, the following factors will apply in the determination of the “**Eligible Qualifying CASA Earmark Amount**” corresponding to an Eligible Insurance Plan:

- (i) a multiplier will be applied to the premium amount for the Eligible Insurance Plan purchased as follows:
 - (a) (in relation to a Single Premium Plan) the relevant Multiplier specified in Table (3a) & Table (3b) below, which corresponds to the relevant Single Premium amount; and
 - (b) (in relation to a Regular Premium Plan) the relevant Multiplier specified in Table 4(a) & Table (4b) below, which corresponds to the relevant Premium Term;
- (ii) the computed Eligible Qualifying CASA Earmark Amount will be rounded down to the nearest thousand dollars; and
- (iii) (where applicable) a fixed foreign exchange rate of SGD 1.00 to USD 0.75 will be used to compute the Eligible Qualifying CASA Earmark Amount.

Table (3a) Single Premium Wealth Insurance Plan

Single Premium Plans	
Single Premium	Multiplier
<SGD 500,000 < USD 375,000	0.50x
≥SGD 500,000 ≥ USD 375,000	

Table (3b) Single Premium Legacy Insurance Plan

Single Premium Plans	
Single Premium	Multiplier
SGD 100,000 < SGD 500,000 USD 75,000 < USD 375,000	0.75x
≥SGD 500,000 ≥ USD 375,000	1.0x

Table (4a) Regular Premium Wealth Insurance Plan

Regular Premium Plans	
Premium Term	Multiplier
SGD 12,000 USD 9,000	1.0x
SGD 36,000 USD 27,000	
SGD 100,000 USD 75,000	

Table (4b) Regular Premium Legacy Insurance Plan

Regular Premium Plans		
Premium Term	Annualised Premium	Multiplier
≤ 5 years	SGD 40,000 USD 30,000	1.5x
≥ 6 years	SGD 20,000 USD 15,000	2.0x

- 1.
- 2.
8. Eligible Customers can only choose between Singapore Dollar (“**SGD**”) and United States Dollar (“**USD**”) for Qualifying CASA Earmark Amount under this Promotion.
9. The minimum Qualifying CASA Earmark Amount a customer has to place with us for purposes of this Promotion is SGD 5,000 and USD 25,000 for SGD and USD, respectively.
10. The maximum Qualifying CASA Earmark Amount a customer can place with us under this Promotion is the lower of:
 - (i) the Eligible Qualifying CASA Earmark Amount rounded down to the nearest thousand dollars; and
 - (ii) SGD 500,000 (or USD 375,000) for Wealth Insurance Plan or SGD 1,000,000 (or USD 750,000) for Legacy Insurance Plan.
11. Each Eligible Insurance Plan purchased by an Eligible Customer shall only entitle such Eligible Customer to one Qualifying CASA Earmark Amount under this Promotion. Purchasing 2 Eligible Insurance Plans will entitle the relevant Eligible Customer to 2 Qualifying CASA Earmark Amounts (and each Qualifying CASA Earmark Amount, the applicable Promotional Rate and applicable Eligible Qualifying CASA Earmark Amount shall correspond to each relevant Eligible Insurance Plan purchased and shall not be combined or aggregated for a higher Promotional Rate or Qualifying CASA Earmark Amount). For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as one 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.
12. For illustration purposes only:
 - (i) For an Eligible Wealth Insurance Plan with Single Premium of SGD 200,408 and an Eligible Legacy Insurance Plan with Regular Premium (≥6 years) of SGD50,100, an Eligible Customer can place two CASA Earmark placements with Maximum Qualifying CASA Earmark Amounts of SGD 100,000 at 6.88% per annum and SGD 100,000 at 8.88% per annum respectively (rounded down to the nearest thousand dollars).
13. 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 the Promotional Rate(s) set out in Clause 6 of Section A above and the respective table in Clause 6 of Section A above), or withdraw or alter any part of this Promotion at any time during the Promotional Period if it is reasonably necessary to:



- (v) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
- (vi) 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;
- (vii) 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
- (viii) otherwise protect our legitimate interests.

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.

Notwithstanding the foregoing, once an Eligible Customer has placed a CASA Earmark with us under this Promotion, the interest rate applied to those funds will be fixed until the relevant CASA Earmark Expiry Date, provided that the Eligible Insurance Plan(s) has not been cancelled on or before the relevant CASA Earmark Expiry Date.

14. We shall have no obligation to pay interest based on the relevant Promotional Rate applicable to CASA Earmark amounts which are withdrawn before the relevant CASA Earmark Expiry Date, except for any prevailing board interest amount applicable on the Qualifying CASA Earmark Amount.
15. In the event that the available balance in the relevant CASA of an Eligible Customer is insufficient for any recurring debits and/or payments, HSBC will not uplift the CASA Earmark to cover any such requisite debits and/or payments. Such Eligible Customer may have to bear any additional costs or penalty incurred on any unsuccessful deductions of monies in his/her relevant CASA.
16. The relevant interest amount payable based on the 6-month Promotional Rate will be credited to the relevant CASA of such Eligible Customer by 31 May 2025.
17. In the event that any of the Eligible Insurance Plan(s) purchased by an Eligible Customer is/are for any reason whatsoever not successfully effected or cancelled or rejected within the applicable free-look or cooling period (if any) or within the Promotional Period (whichever is later), such Eligible Customer will no longer be eligible for the Promotional Rate and we may terminate the CASA Earmark and release the funds (without interest) to such Eligible Customer.
18. The Promotion is 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:

- Insurance Premium Financing Pricing Campaign

In other words, the same customer cannot receive both the promotional rate under this Promotion, and any other gift or account credit or promotional rate from other promotions which are stated above or as we may otherwise specify from time to time.

19. 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. Only personal accounts are eligible. HSBC Account User Agreement, Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit, 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 and HSBC Life shall be entitled to a reasonable period of time to process instructions and we or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or instructions. Neither we nor HSBC Life shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.
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. All exchange transactions shall be effected at our prevailing exchange rate. 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. 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.
5. These Promotional Terms and Conditions shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
6. These Promotional Terms and Conditions are intended for those who access them from within Singapore and are not intended for access, distribution or use by any person in any other jurisdiction.
7. 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.
8. HSBC Bank (Singapore) Limited and HSBC Life (Singapore) Pte. Ltd. are members of the HSBC Group. 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. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost. 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.

9. 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 LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

10. 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.

11. 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.