

HSBC Premier Elite VVIP Experience Offer (January 2026) ("Promotion")

Terms and Conditions

(Commences on 27 January 2026 and ends on 18 February 2026)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited ("HSBC", "we" or "us");
- (ii) commences on 27 January 2026 and ends on 18 February 2026 (or such other date(s) as we may reasonably determine) (the "Promotional Period"); and
- (iii) is applicable to our existing HSBC Premier (with Premier Elite service) customers who meet all the following criteria (collectively referred to as "Eligible Customers" and each, an "Eligible Customer"):
 - (a) maintains a minimum Total Relationship Balance (as defined below) of SGD 2,000,000 (or foreign currency equivalent) with us;
 - (b) is an existing Accredited Investor;
 - (c) is one of the **first fifteen(15)** customers who place Minimum Incremental Fresh Funds (as defined below) of SGD300,000 (or foreign currency equivalent) in investments and/or insurance with us through his/her designated Relationship Manager during the Promotional Period. In the event of less than 15 qualified customers, we will, at our reasonable discretion, select the rest of the Eligible Customers based on the greatest amount to least amount incremental fresh funds which are placed in investment and/or insurance with us through the relevant customer's Relationship Manager, to fulfil the quota of 15 customers;
- (d) as at the relevant date of the fulfilment of the Reward (as defined in Clause 2 of this Section A below), be a HSBC Premier (with Premier Elite) service customer in order to receive the Reward; and
- (e) ensures that his/her investment 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 period:
 - (I) commencing on 27 January 2026;

AND

- (II) ending on the relevant date of fulfilment of the Reward,

(both commencement and end dates inclusive).

For the purposes of this Promotion:

- **“Minimum Incremental Fresh Funds”** means funds that are from non-HSBC accounts and are placed or used for investments and/or insurance. Eligible Customers will not qualify for any 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 or HSBC Premier or HSBC Premier (with Premier Elite service) Relationship, and then placed or used for investments and/or insurance.

For the avoidance of doubt, the Minimum Incremental Fresh Funds criterion in Clause 1(iii)(c) of this Section A above refers to an increment in the Eligible Customer’s Total Relationship Balance during the Promotional Period, as compared against the Total Relationship Balance reference date as of 26 January 2026.

- **“Total Relationship Balance”** is made up of the average daily balances for the calendar month, taking into account investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in investments and/or insurance (with cash/surrender value equivalent to SGD300,000 (or foreign currency equivalent)) through the relevant Eligible Customer’s designated Relationship Manager.

General Warning: Accredited Investors (AIs) are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.

2. Each Eligible Customer will receive 1 set of HSBC Premier Elite VVIP Experience tickets worth up to SGD 1,000 for the events on either one of the days on 27th Feb, 28th Feb or 1st March 2026 in Singapore (the “Reward”). Eligible Customers will be notified via email invitation with details by his/her Relationship Manager in the third week of February 2026 (i.e., no later than 20 February 2026).

For the avoidance of doubt, as at the relevant date of fulfilment of the Reward, if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his/her accounts are not in good standing as at the fulfilment date of the relevant reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant reward.

Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.

3. Each Eligible Customer can only receive a maximum of one (1) Reward.
4. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered a single Eligible Customer (i.e., for an investment account which is held in joint names, the joint account holders 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.
5. 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.

6. The Promotion is valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for such other promotions as we may otherwise specify from time to time.
7. 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.
2. The HSBC Account User Agreement, HSBC Premier Terms and Conditions, Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit accounts, 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.
3. **Your Personal Data**

By participating in the Promotion and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, "**your Personal Data**") to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Promotion (including facilitation of the fulfilment of rewards (if any));
- (ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and
- (iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

4. 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.
5. 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.

6. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether any such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
7. 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.
8. Our records in respect of the Promotion shall be conclusive and binding on you.
9. 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; and/or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the type of Reward;
- (d) the redemption period or criteria for a Reward; and/or

- (e) the limit to the number of 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.

10. 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.
11. 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.
12. 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).
13. 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.

An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future. When we allocate an HSBC ESG and Sustainable Investing (SI) classification: HSBC ESG Enhanced, HSBC Thematic or HSBC Impact to an investment product, this does not mean that all individual underlying holdings in the investment product or portfolio individually qualify for the classification. Similarly, when we classify an equity or fixed income under an HSBC ESG Enhanced, HSBC Thematic or HSBC Impact category, this does not mean that the underlying issuer's activities are fully aligned with the relevant ESG or sustainable characteristics attributable to the classification. Not all investments, portfolios or services are eligible to be classified under our ESG and SI classifications. This may be because there is insufficient information available or because a particular investment product does not meet HSBC's SI classifications criteria.

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 www.hsbc.com/sustainability

14. 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.
15. 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.