

HSBC Premier Welcome Rewards Promotion (February 2026) (“Promotion”) Terms and Conditions

(Commences on 1 February 2026 and ends on 28 February 2026)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (a) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (b) commences on 1 February 2026 and ends on 28 February 2026 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”);
- (c) is applicable to customers who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (i) fall within any one of the following categories:
 - (A) new HSBC Premier customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 February 2026;
 - (B) new HSBC Premier (with Premier Elite service) customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 February 2026;
 - (C) existing customers who (I) hold an existing HSBC Personal Banking account with us for a minimum period of 12 months immediately prior to 1 February 2026 and (II) sign up for a new HSBC Premier relationship within the Promotional Period (provided that they do not have an existing HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship during the 12-month period immediately prior to the month of such HSBC Premier sign up);
 - (D) existing customers who (I) hold an existing HSBC Personal Banking account with us for a minimum period of 12 months immediately prior to 1 February 2026, and (II) sign up for a new HSBC Premier (with Premier Elite service) relationship within the Promotional Period (provided that they do not have an existing HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship during the 12-month period immediately prior to the month of such HSBC Premier (with Premier Elite service) sign up);
 - (E) existing customers who (I) hold an existing HSBC Premier account with us for a minimum period of 12 months immediately prior to 1 February 2026 and (II) sign up for a new HSBC Premier (with Premier Elite service) relationship within the Promotional Period (provided that they do not have an existing HSBC Premier (with Premier Elite service) relationship during the

12-month period immediately prior to the month of such HSBC Premier (with Premier Elite) service sign up; OR

- (F) existing customers who (I) hold an existing HSBC Personal Banking account with us within 12 months immediately prior to 1 February 2026, (II) did not receive rewards from HSBC Welcome Rewards promotion during the period and (III) sign up for a new HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship within the Promotional Period (provided that they do not have an existing HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship during the period immediately prior to the month of such HSBC Premier or HSBC Premier (with Premier Elite) service sign up;
- (ii) satisfy the relevant criteria as set out in Clauses 2 and 3 of this Section A below respectively, to be eligible to receive the relevant Welcome Reward (i.e., the Fresh Funds Reward and the Additional Reward respectively);
- (iii) 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 at least one of the various communication channels (i.e., phone, SMS, email and/or mail) by the end of the relevant Maintenance Period (as set out in Clause 6 of this Section A below);
- (iv) successfully download and log in to HSBC Singapore app by the end of the relevant Maintenance Period;
- (v) as at the relevant date of fulfilment of the Fresh Funds Reward and the Additional Reward (as the case may be)(as set out in Clause 6 of this Section A below), be an eligible HSBC Premier or HSBC Premier (with Premier Elite service) customer in order to receive such Fresh Funds Reward and the Additional Reward (as the case may be);
- (vi) as at the relevant date of fulfilment of the Fresh Funds Reward and the Additional Reward (as the case may be), hold an existing Singapore Dollar (SGD) Savings or Current 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);
- (vii) (where applicable) as at the relevant date of fulfilment of the Fresh Funds Reward, hold an existing unit trust investment account with us; and
- (viii) ensure that his/her SGD Savings, Current account(s) and/or investment account(s) (as the case may be) is/are maintained in good standing, good credit rating and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire period:
- (A) commencing on:
- (I) the date on which the Eligible Customer first opened his/her HSBC Premier account with us; OR

(II) the date on which the Eligible Customer commenced his/her HSBC Premier (with Premier Elite service) relationship with us,

(as the case may be);

AND

(B) ending on the relevant date of fulfilment of the Fresh Funds Reward and the Additional Reward (as the case may be),

(both commencement and end dates inclusive).

2. Fresh Funds Reward

Each Eligible Customer shall be eligible to receive only **one (1)** Fresh Funds Reward (either the Standard or in the form of Cash Credit) (which shall correspond to the relevant eligibility criterion below which he/she fulfils) as set out in the table below. An Eligible Customer who wishes to receive the Fresh Funds Reward in the form of Cash Credit (refer to last column of the table), must submit the requisite form available on our website to inform us that he/she wishes to opt out of the Standard Fresh Funds Reward and receive such Fresh Funds Reward in the form of Cash Credit instead.

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward	
	Standard	Cash Credit
<p>Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD300,000 (or foreign currency equivalent) in deposits, Eligible Investment and/or Insurance products within the month of account opening and complete a Risk Profiling Questionnaire by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p> <p>For the avoidance of doubt, the Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period to be eligible for the Fresh Funds Reward.</p>	<p>(i) SGD1,360 worth of HSBC Singapore Dollar Liquidity Fund to be credited into Unit Trust Investment Account</p> <p>AND</p> <p>(ii) Welcome Rate of 1.58% p.a. on SGD and 3.88% p.a. on USD Incremental Deposit Average Daily Balance (capped at first SGD1,200,000 and USD1,200,000 Incremental Deposits Average</p>	<p>(i) SGD680 cash credit</p> <p>AND</p> <p>(ii) Welcome Rate of 1.58% p.a. on SGD and 3.88% p.a. on USD Incremental Deposit Average Daily Balance (capped at first SGD1,200,000 and USD1,200,000 Incremental Deposits Average Daily Balance) respectively in the eligible HSBC Everyday Global Account opened for 3 months after the month of account opened subject to new Eligible</p>

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward	
	Standard	Cash Credit
	<p>Daily Balance) respectively in the eligible HSBC Everyday Global Account opened for 3 months after the month of account opened subject to new Eligible Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>	<p>Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>
<p>(i) Enroll in HSBC Premier (with Premier Elite) service by depositing Minimum Incremental Fresh Funds of SGD600,000 (or foreign currency equivalent) in deposits, Eligible Investment and/or Insurance products within the month of account opening and meet the eligibility criteria of SGD1,200,000 and complete a Risk Profiling Questionnaire by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p> <p>For the avoidance of doubt, the Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period to be eligible for the Fresh Funds Reward.</p> <p>AND</p> <p>(ii) is an existing Accredited Investor or qualify as, and opt in to be, an Accredited Investor ("AI") by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6</p>	<p>(i) SGD1,860 worth of HSBC Singapore Dollar Liquidity Fund to be credited into Unit Trust Investment Account</p> <p>AND</p> <p>(ii) Welcome Rate of 1.68% p.a. on SGD and 3.98% p.a. on USD Incremental Deposit Average Daily Balance (capped at first SGD3,000,000 and USD3,000,000</p>	<p>(i) SGD880 cash credit</p> <p>AND</p> <p>(ii) Welcome Rate of 1.68% p.a. on SGD and 3.98% p.a. on USD Incremental Deposits Average Daily Balance (capped at first SGD3,000,000 and USD3,000,000 Incremental Deposits Average Daily Balance) respectively in the eligible HSBC Everyday Global Account opened for 3 months after the</p>

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward	
	Standard	Cash Credit
<p>of this Section A below). This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accr-edited-investor/.</p> <p>General Warning: 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.</p>	<p>Incremental Deposits Average Daily Balance) respectively in the eligible HSBC Everyday Global Account opened for 3 months after the month of account opened subject to new Eligible Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>	<p>month of account opened subject to new Eligible Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>
<p>(i) Enroll in HSBC Premier (with Premier Elite service) by depositing Minimum Incremental Fresh Funds (as defined below) of SGD1,200,000 (or foreign currency equivalent) in deposits, Eligible Investment and/or Insurance products within the month of account opening and complete a Risk Profiling Questionnaire the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p> <p>For the avoidance of doubt, the Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period to be eligible for the Fresh Funds Reward.</p> <p>AND</p> <p>(ii) is an existing Accredited Investor or qualify as, and opt in to be, an Accredited Investor ("AI") by the</p>	<p>(i) SGD5,860 worth of HSBC Singapore Dollar Liquidity Fund to be credited into Unit Trust Investment Account</p> <p>AND</p> <p>(ii) Welcome Rate of 1.68% p.a. on SGD and 3.98% p.a. on USD Incremental Deposit Average Daily Balance (capped at first</p>	<p>(i) SGD2,880 cash credit</p> <p>AND</p> <p>(ii) Welcome Rate of 1.68% p.a. on SGD and 3.98% p.a. on USD Incremental Deposits Average Daily Balance (capped at first SGD3,000,000 and USD3,000,000 Incremental Deposits Average Daily Balance) respectively in the eligible HSBC</p>

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward	
	Standard	Cash Credit
<p>relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accredited-investor/.</p> <p>General Warning: 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.</p>	<p>SGD3,000,000 and USD3,000,000 Incremental Deposits Average Daily Balance) respectively in the eligible HSBC Everyday Global Account opened for 3 months after the month of account opened subject to new Eligible Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>	<p>Everyday Global Account opened for 3 months after the month of account opened subject to new Eligible Investment and/or Insurance products held with us by the relevant date stated for Fresh Funds Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).</p>

For the purposes of this Promotion:

- **“Minimum Incremental Fresh Funds”** means funds that are from non-HSBC accounts and are placed in deposits or used for investments or used for insurance within the calendar month that the Eligible Customer signs up for HSBC Premier or HSBC Premier (with Premier Elite service) relationship. Eligible Customers will not qualify for any Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the relevant Eligible Customer’s HSBC Premier or HSBC Premier (with Premier Elite service) relationship.

For the avoidance of doubt, the relevant Minimum Incremental Fresh Funds criterion set out in Clause 2 and Clause 3 of this Section A (as the case may be) refers to an increment in the Eligible Customer’s Total Relationship Balance (TRB) during the Promotional Period and the relevant Maintenance Period, as compared against the Total Relationship Balance (TRB) as at the corresponding reference month (**“Total Relationship Balance Baseline Reference Month”**) as set out in Clause 6 of this Section A below which corresponds to the Minimum Incremental Fresh Funds criterion as stated in Clause 2 or Clause 3 of this Section A (as the case may be).

- **“Total Relationship Balance”** is made up of the average daily balances for the calendar month, taking into account deposits, Eligible Investments and/or Insurance products held in the same name(s) with HSBC. 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) (or foreign currency equivalent)).

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
Mrs. B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000

- **“Deposits Average Daily Balance”** or **“Deposits ADB”** means the average daily balance for the calendar month, taking into account the deposits in an Eligible Customer’s Everyday Global Account for that calendar month. Deposits ADB is the sum of the daily balances of the relevant Eligible Customer’s Everyday Global Account for a calendar month, divided by the total number of days in that calendar month where the Welcome Rate will be applied on the incremental Deposits ADB.

For the avoidance of doubt, Deposits ADB is calculated as follows:

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

- **“Incremental Deposits Average Daily Balance”** or **“Incremental Deposits ADB”** means the increase in Deposits ADB for the maintenance period compared against the reference month of December 2025.
- **Eligible Investment and/or Insurance products** refer to the following products offered by us and the value of such products will be computed as follows:
 - (a) Unit Trust, Bond, Structured Products and Equity purchased: Actual Placement amount (in SGD).
 - (b) 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.
 - (c) Dual Currency Plus: Actual Placement amount (in SGD).

(d) Regular Premium (“**RP**”) insurance policy: 3 times the Annual First Year Premium (“**AFYP**”) of the relevant RP insurance policy (in SGD).

(e) Single Premium insurance policy: Actual single premium amount paid (in SGD).

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 Investment and/or Insurance 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 Investment and/or Insurance products falls within the Promotional Period.

Eligible Investment and/or Insurance 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. the following:
 - 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

3. **Additional 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 Additional Reward below (as set out in the table below), shall be eligible to receive up to a maximum of one (1) of Additional Reward A, one (1) of Additional Reward B, one (1) of Additional Reward C, one (1) of Additional Reward D and one (1) of Additional Reward E:

Additional Reward Eligibility Criterion	Additional Reward
New Registration for PayNow and link to HSBC Everyday Global Account (EGA) with the bank by the relevant date stated for Additional Eligibility criterion to be met (as set out in Clause 6 of this Section A below).	SGD50 cash credit (“ Additional Reward A ”)
Activate EGA debit card and make 7 VISA purchases using EGA debit card with the bank by the relevant date stated for Additional Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).	SGD50 cash credit (“ Additional Reward B ”)
Global Money Transfer activation (accumulated International FX transactions with minimum SGD10,000 via HSBC SG Mobile App) with the bank by the relevant date stated for Additional Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A	SGD50 cash credit (“ Additional Reward C ”)

Additional Reward Eligibility Criterion	Additional Reward
below).	
Subscribe to SG Chat with the bank by the relevant date stated for Additional Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below).	SGD50 cash credit (Additional Reward D)
<ul style="list-style-type: none"> • Apply for refinancing of a property loan in respect of a residential property in Singapore, with a minimum loan quantum of SGD800,000 (each, a "Loan"); and • Accept the relevant facility letter and have the Loan account opened by the relevant date stated for Additional Rewards Eligibility criterion to be met (as set out in Clause 6 of this Section A below). 	SGD1,000 cash credit (Additional Reward E)

For the avoidance of doubt, Additional Reward E is not applicable to the following:

- (a) Repricing and/or Restructuring of existing Loan(s) already taken out with HSBC; and
- (b) Refinancing of a Loan through other financial institutions that involves a Sale and Purchase transaction relating to a property.

4. Each Eligible Customer is only entitled to receive the relevant maximum number of Fresh Funds Reward and Additional Reward (as specifically set out in Clauses 2 and 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 current account, savings 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 i.e., each of the joint accountholders must complete one Risk Profile Questionnaire for himself/herself respectively). 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.
6. Barring any unforeseen delays:
 - (a) the Fresh Funds Reward (in the form of cash credit) and Additional Reward (as the case may be) will be credited into the relevant Eligible Customer's current account or savings account with us no later than the relevant Fresh Funds Rewards /Additional Rewards Fulfilment Date listed below; and
 - (b) the Fresh Funds Reward (Standard) will be credited into the relevant Eligible Customer's unit trust Investment Account with us at the prevailing price (net asset value) of HSBC Singapore Dollar Liquidity Fund no later than the relevant Fresh Funds Rewards Fulfilment Date listed below (i.e., the number of shares received by each Eligible Customer will be computed based on the prevailing price of such shares (which may change from time to time) and therefore may differ for each Eligible Customer. The Fresh Funds Reward received by each Eligible Customer will be rounded off to the nearest Singapore dollar in terms of value and up to 4 decimal points in terms of number of shares),

after we reasonably determine that all the relevant criteria under this Promotion have been met.

For the avoidance of doubt, as at the relevant date of fulfilment of the Fresh Funds Reward or the Additional Reward (as the case may be) (as set out below), if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(c) of Section A above) (e.g., his/her account is 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 Fresh Funds Reward and/or Additional Reward will not be granted or entertained by us.

Key Dates

Onboarding Month	Date by which funding must be done	Date by which Fresh Funds and Additional Rewards Eligibility criterion must be met	Maintenance Period	Fresh Funds Rewards/ Additional Rewards Fulfilment Date
February 2026	28 February 2026	31 May 2026	1 March 2026 to 31 August 2026 (both dates inclusive)	31 August 2026

7. None of the Fresh Funds Rewards and Additional Rewards are exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. These are also not transferable or replaceable.

8. The Promotion is not valid in conjunction with 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 Premier Upfunding Rewards Promotion
- Moneysmart and Singsaver Promotions related to HSBC Premier
- HSBC SGD Everyday Global Account Bonus Interest Promotion
- HSBC Fund and Fly Promotion

In other words, the same customer cannot receive both (i) the Fresh Funds Reward and/or Additional Reward under this Promotion, and (ii) any other reward, gift or account credit or promotional rate from the promotions which are stated above (or such other promotions as we may otherwise specify from time to time).

9. The HSBC Singapore Dollar Liquidity Fund is a sub-fund of HSBC Funds VCC, an umbrella variable capital company incorporated in Singapore (the “**Company**”). The Manager and Sub-Manager of the Fund are HSBC Global Asset Management (Singapore) Limited and HSBC Global Asset Management (Hong Kong) Limited respectively. One of the Company’s Directors holds a managerial position in other HSBC Group entities which are appointed as the Company’s Fund Distributors. As disclosed in the prospectus of the Company, the person may be put in a position where the duties to act in the best interests of the Company or HSBC Group entities may conflict. In dealing with any potential conflicts of interest, the person is obliged to act in the best interest of the Company and each sub-fund constituted under the Company as a whole, pursuant to the duties imposed by

the Variable Capital Companies Act 2018 as well as any other duties mandated by common law. The person will ensure that the performance of the respective duties will not be impaired by any such involvement and that any activities will be conducted on an arm's length basis. If a conflict of interest does arise, the Company's Directors will endeavour to ensure that it is resolved fairly and in the interest of the registered holders of the shares in the Company.

10. 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. 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/privacy-statement/>

3. 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.
4. 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.

5. 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.
6. We may levy an administration charge equivalent to the value of the relevant Welcome Rewards issued if the HSBC Premier relationship or HSBC Premier Elite relationship begun under this Promotion is terminated within 6 months from the date of commencement.
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:
 - (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 Additional Reward;
- (iv) the redemption period or criteria for a Fresh Funds Reward and/or Additional Reward; and/or
- (v) the limit to the number of Fresh Funds Rewards and/or Additional 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 into 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. **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.

12. 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.
13. 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).

14. 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 www.hsbc.com/sustainability

15. 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.
16. 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.

I have read, understood, and agree to the terms and conditions governing the HSBC Welcome Rewards Promotion (February 2026) above.

<p>Acknowledged By: _____</p> <p>Date: _____</p> <p>Signature: _____</p>
