HSBC Home Loan Reward Terms and Conditions

1. This Promotion is valid from 1 April 2020 until 30 June 2020, both dates inclusive (the "Promotional Period") or such other dates as may be determined by HSBC at its discretion.

2. This Promotion is offered to customers of HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") who meet the following criteria ("Eligible Customers"):
    a. enroll in HSBC Premier or HSBC Jade by satisfying the applicable total relationship balance ("TRB") eligibility criteria during the Promotional Period; and
    b. qualify for the HSBC Premier Welcome Reward or the HSBC Jade Welcome Reward during the Promotional Period; and
    c. are referred by their HSBC Relationship Manager to apply through a Mortgage Specialist for refinancing a home loan or a home equity loan in respect of a residential property in Singapore or refinancing a home loan in respect of a residential property in Australia, with a minimum loan quantum of S$/A$200,000 (each, a "Loan"); and
    d. whose Loan application is received by HSBC during the Promotional Period; and
    e. accept the relevant facility letter in respect of the Loan (the "Facility Letter") by 15 July 2020.

3. Eligible Customers will qualify to receive S$200 cash credits ("Reward"). Regardless of the number of Loans and/or the total transactional value of the Loan(s), each Eligible Customer is entitled to only one Reward during the Promotional Period. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single Eligible Customer and shall receive no more than one Reward during the Promotional Period.

4. For the avoidance of doubt, the Promotion is not applicable to the following:
    a. Restructuring of existing Loan(s) already taken out with HSBC
    b. Repricing of existing Loan(s) already taken out with HSBC
    c. Bridging loans

5. The Reward will be credited into the loan repayment account for the Loan within three (03) months from the end of the Promotional Period after HSBC determines in its discretion that all conditions under this Promotion have been met. For the avoidance of doubt, HSBC shall not be required to credit the Reward into any of the Eligible Customer's other account(s) held with HSBC. Any request for early fulfillment of a Reward will not be granted or entertained by HSBC.

6. This Promotion is not valid in conjunction with the HSBC Home Loan Referral Programme, other offers, promotions, interest rate discounts or exclusive schemes, unless otherwise stated.

7. The Reward is also not transferable or replaceable. HSBC reserves the right to replace the Reward at any time at its discretion with another item of a similar value at any time without notice.

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8. HSBC reserves the right to add, amend or vary the terms and conditions of this Promotion, or withdraw this Promotion at any time without prior notice, without assuming any liability to any party.

9. The terms and conditions governing the relevant Loan as set out in the Facility Letter shall continue to apply.

10. These 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.

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