



## HSBC Jade Wealth Reward Promotion (“Promotion”) Promotional Terms and Conditions

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

1. This Promotion is valid from 1 January 2020 to 31 March 2020 or such other date(s) as may be determined by HSBC Bank (Singapore) Limited (“HSBC”) at its discretion (“Promotional Period”).
2. This Promotion is offered by HSBC to HSBC Jade customers (“Eligible Customers”).
3. The first 135 Eligible Customers who fulfill the criteria under clause 4 below during the Promotional Period will qualify for the Wealth Rewards (as defined in Clause 8) (“Qualified Customer”).
4. To qualify for the Promotion, an Eligible Customer must:
  - (a) have a minimum total relationship balance of S\$1,200,000 (or its equivalent in foreign currency); and
  - (b) successfully place an aggregate minimum investment and/or insurance premium amount (collectively, “investment amount”) of S\$400,000 or S\$1,200,000 (“Minimum Investment Amount”) during the Promotional Period into any Eligible Wealth Products (as defined in Clause 6) offered by HSBC.
5. For the purposes of this Promotion:

“investment amount” will be computed as follows for the following Eligible Wealth Products:

  - (a) For unit trusts, structured notes, bonds, equity-linked notes – Actual placement amount (in SGD).
  - (b) For RP insurance policy – 5 times of the Annual First Year Premium (“AFYP”) of the relevant RP policy (in SGD).
  - (c) For SP insurance policy – actual single premium placement amount (in SGD).
6. Investment amount could comprise a single placement or an aggregation of multiple placements to meet the Minimum Investment Amount within the Promotional Period.
7. All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at HSBC’s prevailing exchange rate for the purpose of determining “investment amount” 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 placement of investment amount falls within the Promotional Period.
8. For the purposes of this Promotion:

“Eligible Wealth Products” means unit trusts, structured notes, bonds, equity linked notes, regular premium insurance policies, single premium insurance policies and all other investment and/or insurance products offered by HSBC, excluding the following:

  - (a) Dual Currency Plus
  - (b) Structured Deposit
  - (c) Investment products offered via Online Unit Trusts or online securities trading

- (d) Unit Trust Investments via CPF Monies
  - (e) Money Market Funds
  - (f) Switching transactions placed through HSBC in respect of unit trusts;
  - (g) Foreign exchange transactions;
  - (h) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days
  - (i) Any insurance policy that is cancelled during the free-look period of 14 days;
  - (j) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
  - (k) Existing regular premium plans and any other monthly investment plans; and
  - (l) Investments or insurance placed through CPF investment schemes
9. For the purposes of this Promotion, “Eligible Wealth Products” must meet the minimum qualifying sales charge as indicated in the following table:

<b>Eligible Wealth Products</b>	<b>Minimum Qualifying Sales Charge</b>
Unit Trust	1.50%
Structured Notes, Bonds, Equity-linked Notes	0.6%

10. Save for the HSBC Jade Welcome Reward Promotion, the Wealth Rewards offered under this Promotion are not valid (i) with other offers or promotions or, (ii) if any discount is given to an Eligible Customer in connection with his/her placement of the investment amount into any Eligible Wealth Products.
11. Qualified Customers will receive the following gifts (the “Wealth Rewards”)

<b>New / Existing to Wealth Bundle</b>	<b>Wealth Rewards</b>
The first 100 Eligible Customers who invest a minimum of S\$400,000 in Eligible Wealth Products	S\$1,800 cash credits
The first 35 Eligible Customers who invest a minimum of S\$1,200,000 in Eligible Wealth Products	S\$6,000 cash credits

12. The Wealth Rewards will be credited into each Qualified Customer’s (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC (in the case of Qualified Customers who are sole accountholders), or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (in the case of Qualified Customers who are joint accountholders) (such accounts collectively, the “Relevant Accounts”), by the following dates:

<b>Qualified Customer fulfills eligibility criteria by</b>	<b>Wealth Rewards to be credited to Qualified Customer by</b>
31 January 2020	31 May 2020
29 February 2020	30 June 2020
31 March 2020	31 July 2020

The Relevant Account of each Qualified Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Qualified Customer to be eligible for the Wealth Rewards. For the avoidance of doubt, only Qualified Customers will receive the Wealth Rewards. A Customer shall be deemed to be ineligible for the Wealth Rewards if he does not receive any such Wealth Reward by 30 July 2020.

13. Each Qualified Customer is only entitled to a maximum of one Wealth Reward under this Promotion. For the avoidance of doubt,
  - (a) customers who have one sole HSBC Jade relationship will be eligible for one Wealth Reward
  - (b) customers who open a joint HSBC Jade relationship with 2 or more account holders will be eligible for one Wealth reward. Multiple rewards will not be accorded to multiple account holders.
14. In the event that any of the Eligible Wealth Products is/are for any reason whatsoever cancelled, rejected or not successfully effected within the applicable free-look or cooling period (if any) or within the Promotional Period, whichever is later, the Customer will no longer be eligible for the Wealth Rewards hereunder and the Bank reserves the right to levy an administration charge equivalent to the value of the Wealth Reward(s) issued.
15. 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.

#### **General Terms and Conditions**

1. For the avoidance of doubt, a Service Fee of S\$50 per month shall apply if your Total Relationship Balance falls below S\$200,000. "Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into accounts deposits, investments and insurance held in the same name(s) with HSBC.
2. The HSBC Jade Welcome Reward and Wealth Rewards are not exchangeable for any other item.
3. Only personal accounts are eligible. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the "Account Terms") will apply to govern deposit and investment accounts 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. Terms and conditions governing HSBC Jade and the relevant products will apply. For the terms and conditions governing HSBC Jade, please visit [www.hsbc.com.sg/jade](http://www.hsbc.com.sg/jade).

#### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

1. HSBC shall be entitled to a reasonable period of time to process instructions and may not complete the placement / transaction on the same day of receipt of the customer's instruction. HSBC shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
2. HSBC may, at its discretion, vary, delete or add to any of these Promotional/General Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw any of the Promotions at any time without prior notice or assuming any liability to any customers.
3. 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.
4. This material is 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 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. You may wish to seek advice from a financial consultant before making a commitment to purchase any product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.