

**Terms and Conditions Governing HSBC Jade Welcome Reward Promotion and  
HSBC Jade Referral Programme**

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1. Terms and Conditions Governing HSBC Jade Welcome Reward Promotion for New HSBC Jade Customers  
("Promotion")

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

1. This Promotion is valid from 1 December to 31 December 2021, both dates inclusive ("**Promotional Period**").
2. This Promotion is only open to new HSBC Jade customers of HSBC Bank (Singapore) Limited ("**HSBC**"). Customers must not
  - a. have terminated any of his/her HSBC Jade, HSBC Premier or HSBC Personal Banking relationship in the past 12 months prior to (and inclusive of) the Promotional Period; or
  - b. have an existing HSBC Jade relationship (either in his/her own name or jointly with another person) (such customers, "**Eligible Customers**").
3. To qualify for the HSBC Jade Welcome Reward (as defined in clause 6 below), Eligible Customers must satisfy the following criteria:
  - (a) (i)
    - (1) enroll in HSBC Jade & upon enrollment satisfy an **incremental** S\$1,200,000 Total Relationship Balance (as defined below) by the applicable Funding Date set out in clause 7 below; AND
    - (2) place a **minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products** (as defined in clause 4 below) by the Maintenance Date set out in clause 7 below

OR

    - (ii)
      - (1) enroll in HSBC Jade & upon enrollment satisfy an **incremental** S\$1,200,000 Total Relationship Balance (as defined below) by the applicable Funding Date set out in clause 7 below; AND
      - (2) place a **minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products** (as defined in clause 4 below) by the Maintenance Date set out in clause 7 below; AND
      - (3) are existing Accredited Investors or **qualify as, and opt in to be, an Accredited Investor** by the Maintenance Date set out in clause 7 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/>.

The total incremental Total Relationship Balance is compared against the Total Relationship Balance of the Total Relationship Balance Baseline Reference Month (as set out in clause 7 below) during the Promotional Period and the applicable Maintenance Period (as defined in clause 3(b) below).

The incremental S\$1,200,000 Total Relationship Balance must be achieved by an increase of at least S\$1,200,000 (or foreign currency equivalent) in fresh funds (referred to as “**Minimum Incremental Fresh Funds**”), as compared against the Total Relationship Balance Baseline Reference Month.

“Total Relationship Balance” is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in:

- (i) deposits (**excluding time deposit placements**); and/or
  - (ii) investments; and/or
  - (iii) insurance (with cash/surrender value of a minimum of S\$1,200,000 (or foreign currency equivalent)).
- The Total Relationship Balance of your sole account relationship will include the balances from your related joint accounts relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

Illustration as follows:

Example: 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	<b>S\$50,000</b>
Mr A	Sole account	S\$150,000	<b>S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000</b>
Mrs B	Sole account	S\$200,000	<b>S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000</b>

- (b) maintain the applicable Minimum Incremental Fresh Funds with HSBC until the applicable Maintenance Date (as set out in clause 7 below) (“**Maintenance Period**”);
  - (c) be a HSBC Jade customer with minimum S\$1,200,000 Total Relationship Balance (“HSBC Jade Qualified Customer”) on the applicable Reward Fulfillment Date set out in clause 7 in order to receive the HSBC Jade Welcome Reward; and
  - (d) opt in to receive marketing communications and to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorised service providers and relevant third parties via phone, SMS, email or mail by the Maintenance Date (as set out in clause 7 below); and
  - (e) successfully download and log in to HSBC Singapore mobile banking app by the Maintenance Date (as set out in clause 7 below); and
  - (f) maintain the relevant account in good standing, and conduct the relevant account in a proper and satisfactory manner, as determined by HSBC at its discretion throughout the applicable Maintenance Period up to the applicable Reward Fulfillment Date (as set out in clause 7 below).
4. For purposes of this Promotion, “Eligible Wealth Products” refer to the following products offered by HSBC and will be computed as follows in respect of investment in Eligible Wealth Products:
- (a) Unit trusts, bonds, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement: actual placement amount (in SGD)
  - (b) Regular Premium insurance policy: 5 times of the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).
  - (c) Single premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 1.5 times of single premium amount paid (in SGD).
  - (d) All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank’s prevailing exchange rate for the purpose of determining the investment in Eligible Wealth 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 Wealth Products falls within the Promotional Period.
  - (e) Notwithstanding Clause 4(a) to 4(d), the following products shall be excluded for purposes of this Promotion:
    - Any investment product or insurance policy that is cancelled during the cancellation period (i.e., first 7 days following the date of trade or purchase);
    - Any insurance policy that is cancelled during the free-look period of 14 days;
    - Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge; and
    - Investments or insurance placed through CPF investment schemes.



5. The Minimum Incremental Fresh Funds must be from non-HSBC accounts. Customers will not qualify for the HSBC Jade Welcome Reward if transfers are made from any other HSBC accounts in any mode to any account(s) tagged to the Customer’s HSBC Jade relationship.
6. All Eligible Customers who fulfill the conditions in clause 3(a)(i), clauses 3(b) to 3(f), and clause 5 shall be entitled to receive cash credits of S\$5000 (“**HSBC Jade Welcome Reward Tier 1**”), by the applicable Reward Fulfillment Date (as set out in clause 7 below).

All Eligible Customers who fulfill the conditions in clause 3a(ii), clauses 3(b) to 3(f), and clause 5 shall be entitled to receive cash credits of S\$5500 (“**HSBC Jade Welcome Reward Tier 2**”), by the applicable Reward Fulfillment Date (as set out in clause 7 below).

The term “**HSBC Jade Welcome Reward**” shall refer to either the HSBC Jade Welcome Reward Tier 1 or the HSBC Jade Welcome Reward Tier 2, as applicable.

For the avoidance of doubt, an Eligible Customer will qualify for only one (1) HSBC Jade Welcome Reward (i.e. either the HSBC Jade Welcome Reward Tier 1 or the HSBC Jade Welcome Reward Tier 2, but not both).

7. Schedule example:

<b>Eligible Customer signs up:</b>	<b>Total Relationship Balance (“TRB”) Baseline Reference Month</b>	<b>Funding Date (Fund min incremental S\$1.2mil TRB vs TRB Baseline Reference Month by this date)</b>	<b>Maintenance Date (Maintain incremental S\$1.2mil TRB &amp; fulfil all criteria required to remain an HSBC Jade customer by this date)</b>	<b>Reward Fulfillment Date (Cash credits into account by this date) At the time of reward fulfillment, customer must be a HSBC Jade customer with minimum S\$1,200,000 TRB in order to receive the Reward.</b>
1 December to 31 December 2021	November 2021	31 January 2022	30 April 2022	30 June 2022

**Incremental Total Relationship Balance (“TRB”) example:**

Example 1: Client A joins HSBC Jade between 1 December to 31 December 2021 and qualifies for HSBC Jade Welcome Reward Tier 1

Enrollment Month	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB in fresh funds vs TRB Baseline Reference Month by this date)	Maintenance Period			Rewards Fulfillment
December 2021	November 2021	31 January 2022	1 February 2022 to 28 February 2022	1 March 2022 to 31 March 2022	1 April 2022 to 30 April 2022	30 June 2022
Client joins Jade	\$0 TRB	Min fresh funds required = S\$1,200,000  TRB on Funding Date = S\$0 + S\$1,200,000 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  February 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  March 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  April 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	Client must be HSBC Jade client with min S\$1,200,000 TRB
Customer must satisfy clauses 3(b) to 3(f) and clause 5						

Example 2: Client B joins HSBC Jade between 1 December to 31 December 2021 and qualifies for HSBC Jade Welcome Reward Tier 1

Enrollment Month	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB in fresh funds vs TRB Baseline Reference Month by)	Maintenance Period			Rewards Fulfillment
December 2021	November 2021	31 January 2022	1 February 2022 to 28 February 2022	1 March 2022 to 31 March 2022	1 April 2022 to 30 April 2022	30 June 2022
Client joins Jade	\$200,000 TRB	Min fresh funds required = S\$1,200,000  TRB on Funding Date = S\$200,000 + S\$1,200,000 = S\$1,400,000	TRB for the month = S\$1,400,000  TRB must be min incremental S\$1,200,000 vs November 2021:  February 2022 TRB – November 2021 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	TRB for the month = S\$1,400,000  TRB must be min incremental S\$1,200,000 vs November 2021:  March 2022 TRB – November 2021 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	TRB for the month = S\$1,400,000  TRB must be min incremental S\$1,200,000 vs November 2021:  April 2022 TRB – November 2021 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	Client must be HSBC Jade client with min S\$1,200,000 TRB
			Customer must satisfy clause 3(b) to 3(f) and clause 5			

Example 3: Client C joins HSBC Jade between 1 December to 31 December 2021 and qualifies for HSBC Jade Welcome Reward Tier 2

TRB Baseline Reference Month	Enrollment Month	Funding Date*	Maintenance Period			Rewards Fulfillment
November 2021	1 to 31 December 2021	1 to 31 January 2022	1 to 28 February 2022	1 to 31 March 2022	1 to 30 April 2022	30 June 2022
\$0 TRB	Client joins Jade + brings in incremental S\$1,200,000	Min fresh funds required = S\$1,200,000  TRB on Funding Date = S\$0 + S\$1,200,000 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  February 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  March 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000  TRB must be min incremental S\$1,200,000 vs November 2021:  April 2022 TRB – November 2021 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	Client must be HSBC Jade client with min S\$1,200,000 TRB
Customer must be existing Accredited Investor or opt-in and qualify as Accredited Investor and invest minimally S\$50,000 in Eligible Wealth Products by the end of Maintenance Period and satisfy clauses 3(b) to 3(f) and clause 5						

8. Each HSBC Jade relationship is only entitled to one HSBC Jade Welcome Reward. For the avoidance of doubt;
  - (a) customers who have one sole HSBC Jade relationship and meet the criteria in Clause 3 will be eligible for one HSBC Jade Welcome Reward
  - (b) customers who open a joint HSBC Jade relationship with 2 or more account holders and meet the criteria in Clause 3 will be eligible for one HSBC Jade Welcome Reward. Multiple HSBC Jade Welcome Rewards will not be accorded to joint account holders that hold the same joint HSBC Jade relationship.
9. HSBC may levy an administration charge equivalent to the value of the HSBC Jade Welcome Reward issued if the HSBC Jade relationship is terminated within 6 months from the date on which it commenced.
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.

## 2. Terms and Conditions Governing HSBC Jade Online Additional Welcome Reward Promotion ("Promotion")

1. This Promotion is valid from 1 December to 11 December 2021, both dates inclusive ("Promotional Period").
2. This Promotion is offered to new HSBC Jade customers of HSBC Bank (Singapore) Limited ("**HSBC**"). Customers must not:
  - (a) have terminated any of his/her HSBC Jade, Premier or Personal Banking relationship in the past 12 calendar months prior to (and inclusive of) the Promotional Period; or
  - (b) have an existing HSBC Jade relationship (either in his/her own name or jointly with another person).(such customers, "**Eligible Customers**").
3. To qualify for the Jade Online Additional Welcome Reward set out in clause 5, Eligible Customers must satisfy the following criteria:
  - (a) Register between 1 December to 11 December 2021 (both dates inclusive), by sending an SMS to 74722 in the following format: JoinJadeOnline <space> Full NameOR
  - (b) For registration via Facebook or LinkedIn ads, registration must be completed by successful submission of the contact form
4. Eligible Customers must also meet all of [HSBC Jade Welcome Reward Promotion Terms and Conditions](#) (either Tier 1 or Tier 2).
5. Each Eligible Customer who satisfies clauses 3(a) or 3(b) and clause 4 will receive One-night stay in Quay Room (offering view of Singapore River) at The Fullerton Hotel, inclusive of Straits Club Benefits (Straits Club Benefits include Chandon Breakfast, Afternoon Tea & Evening Cocktails with Canapes served at the exclusive Straits Club Lounge on Level 4) & Internet Access for 2 Adults (worth SGD900), in addition to the HSBC Jade Welcome Reward, by 30 June 2022.
6. Use of the Jade Online Additional Welcome Reward is subject to the terms and conditions of The Fullerton Hotel Singapore. Please refer to The Fullerton Hotel Singapore for details. HSBC is not a supplier of the products and/or services provided by The Fullerton Hotel Singapore in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, misplaced or expired Jade Online Additional Welcome Reward after it has been issued.
7. Eligible Customers must book their hotel stay and stay by 29 December 2022, strictly no extension. Guestrooms are subject to availability and include black-out dates i.e. not available on 8 & 9 August, 24, 25 & 31 December 2022 & during Formula 1 Grand Prix.
8. Advance reservations are required. Redemption details will be provided in the Redemption Letter.
9. Original Redemption Letter must be presented upon check-in. The Fullerton Hotel reserves the right to reject bookings without a valid Redemption Letter.
10. HSBC and The Fullerton Hotel reserve the right to revise these terms and conditions, withdraw or alter any part of this promotion at any time without prior notice.





11. Each Eligible Customer is only entitled to one HSBC Jade Online Additional Welcome Reward. For the avoidance of doubt, each HSBC Jade relationship (whether sole or joint) shall be treated as a single Eligible Customer and shall receive no more than one HSBC Jade Online Additional Welcome Reward during the Promotional Period.
12. Save for the HSBC Jade Welcome Reward Promotion, Jade Referral Programme Reward, Everyday Global Account Bonus Interest Promotion and HSBC Wealth Reward Promotion, the HSBC Jade Online Additional Welcome Reward Promotion is not valid with other ongoing offers, gifts or promotions unless otherwise stated.
13. The HSBC Jade Online Additional Welcome Reward is not valid with the HSBC Jade Mortgage SGD500 Additional Welcome Reward.
14. HSBC may levy an administration charge equivalent to the value of the HSBC Jade Welcome Reward issued if the HSBC Jade relationship is terminated within 6 months from the date on which it commenced.
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.

### 3. Terms and Conditions Governing HSBC Jade Mortgage SGD500 Additional Welcome Reward Promotion ("Promotion")

1. This Promotion is valid from 1 December to 31 December 2021, both dates inclusive ("Promotional Period").
2. This Promotion is offered to new HSBC Jade customers of HSBC Bank (Singapore) Limited ("**HSBC**"). Customers must not:
  - (a) be an existing HSBC customer who have terminated any of his/her HSBC Jade, Premier or Personal Banking relationship in the past 12 calendar months prior to (and inclusive of) the Promotional Period; or
  - (b) have an existing HSBC Jade relationship (either in his/her own name or jointly with another person)(such customers, "**Eligible Customers**").
3. To qualify for the SGD500 cash credit reward ("Mortgage Reward") set out in clause 5, Eligible Customers must satisfy the following criteria:
  - (a) apply for (i) a home loan or a home equity loan in respect of a residential property in Singapore with a minimum loan quantum of S\$800,000, or (ii) a home loan in respect of a residential property in Australia with a minimum loan quantum of S\$/ A\$500,000, (each, a "Loan"); and
  - (b) whose Loan application is received by HSBC during the Promotional Period; and
  - (c) accept the relevant facility letter in respect of the Loan (the "Facility Letter") by 28 February 2022.
4. Eligible Customers must also meet all of [HSBC Jade Welcome Reward Promotion Terms and Conditions](#) (either Tier 1 or Tier 2).
5. Each Eligible Customer who satisfies clauses 3 and 4 will receive the Mortgage Reward, in addition to the HSBC Jade Welcome Reward, by 30 June 2022.
6. Regardless of the number of Loans successfully applied for during the Promotional Period, each Eligible Customer is entitled to only one Mortgage 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 Mortgage Reward during the Promotional Period.
7. Save for the HSBC Jade Welcome Reward Promotion, Jade Referral Programme Reward, Everyday Global Account Bonus Interest Promotion and HSBC Wealth Reward Promotion, this Mortgage Reward is not valid with other ongoing offers, gifts or promotions unless otherwise stated.
8. The Mortgage Reward is not valid with the HSBC Jade Online Additional Welcome Reward.
9. 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; and
  - (c) Bridging loans.
10. Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
11. The Bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.



12. 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.
13. 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.

#### 4. General Terms and Conditions

1. The HSBC Jade Welcome Reward, HSBC Jade Online Additional Welcome Reward and HSBC Jade Mortgage SGD500 Additional Welcome Reward are not exchangeable for any other item.
2. 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).
3. **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.
4. HSBC shall be entitled to a reasonable period of time to process instructions and is not obliged to complete any 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.
5. HSBC may, at its discretion, vary, delete or add to any of these terms and conditions, including but not limited to varying the Promotional Period, or withdrawing any of the Promotions at any time.
6. 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.



7. 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.

I have read and understood, and agree to the terms and conditions governing the HSBC Jade Welcome Rewards Promotion above.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

## 5. Terms and Conditions Governing HSBC Jade Referral Programme

### Programme Period

1. The HSBC Jade Referral Programme (“Programme”) is open to existing customers (the “Referrer”) of HSBC Bank (Singapore) Limited (“HSBC”) who successfully refer an Eligible Customer (a “Referee”) to start an HSBC Jade relationship in Singapore between 1 December to 31 December 2021 (“Programme Period”), both dates inclusive.

### Eligibility

2. For the Referrer to qualify for HSBC Jade Referral Programme and the Reward (as defined in clause 10 below), the Referee must satisfy the following criteria:
  - (a)
    - (i)
      - (1) enroll in HSBC Jade & upon enrollment satisfy an **incremental S\$1,200,000 Total Relationship Balance** (as defined below) (“TRB”)  
AND
      - (2) place a minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products (as defined in clause 3 below)
    - OR
    - (ii)
      - (1) enroll in HSBC Jade & upon enrollment satisfy an incremental S\$1,200,000 TRB  
AND
      - (2) place a minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products (as defined in clause 3 below)  
AND
      - (3) are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor. This means that the Referee must provide evidence satisfactory to HSBC to show that he/she qualifies as an Accredited Investor under the Securities and Futures Act and consents to HSBC treating him/her 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/>.

For the avoidance of doubt, the TRB must be accompanied by an increase of at least S\$1,200,000 in fresh funds in the Eligible Customer’s TRB as compared against TRB Baseline Month (as set out in clause 11 below) during the Promotional Period and the applicable Maintenance Period (as defined in clause 2(b) below).

As TRB is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC, this criteria can be met by placing minimum fresh funds of **incremental S\$1,200,000** (or foreign currency equivalent) (as compared against **TRB Baseline Month**) in:

- (i) deposits (**excluding time deposit placements**) and/or (ii) investments; and/or (iii) insurance (with cash/surrender value of a minimum of S\$1,200,000 (or foreign currency equivalent), (referred to as “**Minimum Incremental Fresh Funds**”) by the applicable Funding Date (as set out in clause 11 below).

The TRB of your sole account relationship will include the balances from your related joint accounts relationships. Sole account relationship balances are not included when calculating TRB for joint accounts.

- (b) Maintain the Minimum Incremental Fresh Funds with HSBC until the applicable Maintenance Date (as set out in clause 11 below) (“**Maintenance Period**”).
3. For purposes of this Promotion, “Eligible Wealth Products” refer to the following products offered by HSBC and will be computed as follows in respect of investment in Eligible Wealth Products:
- (a) Unit trusts, bonds, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement: actual placement amount (in SGD)
  - (b) Regular Premium insurance policy: 5 times of the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).
  - (c) Single premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 1.5 times of single premium amount paid (in SGD).
  - (d) All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank’s prevailing exchange rate for the purpose of determining the investment in Eligible Wealth 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 Wealth Products falls within the Promotional Period.
  - (e) Notwithstanding Clause 3(a) to 3(d), the following products shall be excluded for purposes of this Promotion:
    - Any investment product or insurance policy that is cancelled during the cancellation period (i.e., first 7 days following the date of trade or purchase);
    - Any insurance policy that is cancelled during the free-look period of 14 days;
    - Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30 Day Service Pledge; and
    - Investments or insurance placed through CPF investment schemes.
4. This Programme will not be applicable to Referrers who refer any Referee who:
- (a) has an existing HSBC Jade relationship (either in his/her own name or jointly with another person) as the commencement date of this Programme; and/or
  - (b) has closed and re-opened any sole or joint HSBC Jade account(s) during the past twelve (12) months
5. Multiple Referees who sign up for HSBC Jade in a joint relationship will be considered one (1) successful referral.
6. The date of referral must not be later than the date of a Referee’s account opening.
7. The following restrictions apply on who may be referred for this Programme:
- a. Referrers cannot be part of any referred relationship(s).
  - b. Referrers and Referees cannot mutually refer each other. For example, if person A referred person B to get the Referral Reward, person B cannot refer person A for the Referral Reward.
  - c. Referrers cannot be Referees.



8. Joint account holders to an HSBC Account will be considered one eligible Referrer.
9. If two (2) or more Referrers refer the same Referee under this Programme, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
10. **Reward**
  - (a) Each eligible Referrer whose Referee meets the requisite criteria in:
    - i. Clause 2a(i)(1), 2a(i)(2) will receive S\$1,600 cash credits ("Referral Reward Tier 1")
    - ii. Clause 2a(ii)(1), 2a(ii)(2) & 2a(ii)(3) will receive S\$1,600 cash credits ("Referral Reward Tier 2")by the applicable Reward Fulfillment Date (as set out in clause 11 below).

On the applicable Reward Fulfillment Date, the Referee must be an HSBC Jade customer with minimum S\$1,200,000 TRB ("HSBC Jade Qualified Customer") in order for the Referrer to receive the HSBC Jade Referral Reward.



11. Schedule

Referee signs up by:	Baseline Month	Funding Date <b>(Referee to fund incremental S\$1.2mil TRB vs TRB of Baseline Month by this date)</b>	Maintenance Date <b>(Referee to maintain incremental S\$1.2mil TRB &amp; fulfil all criteria required to remain an HSBC Jade customer by this date)</b>	Reward Fulfillment Date <b>(Cash credits into account by this date)</b>  At the time of reward fulfillment, referee must be a HSBC Jade customer <b>with minimum S\$1,200,000 TRB</b> in order for referrer to receive the Reward.
1 to 31 December 2021	November 2021	31 January 2022	30 April 2022	30 June 2022

The cash credits will be credited into an eligible Referrer’s (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC.

12. Eligible Referrer(s) must still be existing HSBC customer(s) on the applicable Reward Fulfillment Date in order to receive the Reward.
13. Both Referrers’ and Referees’ accounts must have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Programme Period up to the applicable Reward Fulfillment Date (as set out in clause 11 above), in order for the eligible Referrer to be eligible for the Reward.
14. HSBC reserves the right to deduct the equivalent of the Reward value for each referral from the Referrer’s account in the event the Referee terminates his/her HSBC Jade relationship within six (6) months from the date the account is opened.
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 Governing HSBC Jade Referral Programme**

16. Only personal/individual accounts are eligible for the Programme and terms and conditions governing HSBC Jade, and the relevant products will apply. Please visit [www.hsbc.com.sg/jade](http://www.hsbc.com.sg/jade) for details regarding the terms and conditions governing HSBC Jade.
17. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the referrer and/or referee to participate in the Programme.
18. HSBC shall be entitled to a reasonable period of time to process instructions and is not obliged to complete any 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.
19. The Referral Rewards are not exchangeable for replacement for any other item of equivalent value.
20. HSBC reserves the right to make any changes to the Programme or replace any of the Rewards with another item of similar value without any prior notice.
21. HSBC may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Programme Period) or withdraw this Programme at any time without prior notice.
22. 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.
23. These Programme 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.

I have read and understood, and agree to the terms and conditions governing the HSBC Jade Referral Programme above. I confirm that I have informed the referee(s) that a HSBC representative will be contacting him/her to offer banking services and products and that I have obtained consent from the referee(s) to disclose his/her contact details to HSBC for the purposes of HSBC contacting him/her to offer banking products and services.

Name of Referee: \_\_\_\_\_

Contact of Referee: \_\_\_\_\_

Name of Referrer: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Referrer: \_\_\_\_\_