



HSBC Home Loan Green Mortgage Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid from 01 April 2022 till 31 December 2022, both dates inclusive (the “**Promotional Period**”) or such other dates as may be determined by HSBC at its discretion.
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the Bank) to customers who meet the following criteria (“**Eligible Customers**”):
 - a. apply for a home loan in respect of a residential property in Singapore (“Property”), with a minimum loan quantum of S\$200,000 (each, a “**Loan**”);
 - b. whose Property in respect of a Loan has attained one of the following Green Mark certifications from Year 2019 onward and can be verified via <https://sleb.sg/Building/GreenmarkBuildingsDirectory> :
 - i. Platinum Positive Energy
 - ii. Platinum Zero Energy
 - iii. Platinum Super Low Energy
 - iv. Gold^{PLUS} Positive Energy
 - v. Gold^{PLUS} Zero Energy
 - vi. Gold^{PLUS} Super Low Energy
 - vii. Platinum
 - viii. Gold^{PLUS}
 - c. whose Loan application is received by HSBC during the Promotional Period; and
 - d. accept the relevant facility letter in respect of the Loan (the “**Facility Letter**”) by 15 January 2023.
3. Eligible Customers will receive a Geneco powered by Seraya Energy Pte Ltd (“Geneco”) Reward Code worth S\$100 bill rebate (“**Gift**”). Each Eligible Customer is entitled to only one Gift 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 Gift during the Promotional Period.
4. For 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. Home Equity Loan applications; or
 - d. Bridging Loan applications.
5. The value of the Gift will constitute a discount, rebate or benefit received by the Eligible Customer for the purchase of a residential property and hence, the value will be deducted from the purchase price to derive the adjusted purchase price, in compliance with applicable regulations. The loan amount will be computed on the prescribed loan-to-value based on this adjusted purchase price or the current market value, whichever is lower.



6. An SMS containing the Gift with its redemption details will be sent to the Eligible Customer's valid Singapore mobile phone number (based on HSBC's records) within 3 months from the date of loan acceptance, after HSBC determines in its discretion that all conditions under this Promotion have been met, barring any unforeseen technical delays. Any requests for early fulfillment of a Gift will not be granted nor entertained by HSBC.
7. The Gift is valid for redemption 6 months from the time of issuance. The redemption of the Gift is through Geneco mobile app (download here for [iOS](#) or [Android](#)) or Geneco's Self-Service Portal and is subject to you having a valid Geneco electricity plan with Geneco at the time of redemption.
8. It is the responsibility of all customers to ensure that their mobile number is updated in the Bank's records. Customers may update their personal details through HSBC Online Banking, head to the nearest HSBC branch or call the HSBC hotline.
9. The Gift is not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift with other item(s) of equal or similar value without prior notice.
10. Use of the Gift is subject to the terms and conditions of Geneco. Please refer to Geneco for details. HSBC is not a supplier of the products and/or services provided by Geneco in this Promotion and will not accept any liability in relation thereto. There will not be any replacement of any lost or expired Gift after it has been issued.
11. HSBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, HSBC shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
12. This Promotion is not valid in conjunction with other offers, promotions, interest rate discounts or exclusive schemes, unless otherwise stated.
13. HSBC reserves the right to revise these terms and conditions, or withdraw this Promotion at any time without prior notice and without assuming any liability to any party.
14. 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.