



Fixed-rate Package Promotion Terms and Conditions

1. Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to customers (i) who apply for a home loan or a home equity loan with a minimum loan quantum of S\$200,000 and with a 2 year or 3 year lock-in period in respect of full or partial repayment of the loan (each, a "Loan"), (ii) whose Loan applications are received by HSBC on or before 30 June 2020 and approved by HSBC by 15 July 2020, and (iii) who accept the relevant facility letter in respect of their Loan (the "Facility Letter") by 15 July 2020 ("Eligible Customers").
2. Promotion is valid till 30 June 2020, or such other date as may be determined by HSBC at its discretion.
3. Eligible Customers whose Loans relate to completed residential properties in Singapore and who have obtained the relevant Temporary Occupation Permit in respect of such properties shall enjoy the relevant interest rates set out above in respect of such Loans.
4. SIBOR refers to the 1-month or 3-month Singapore Interbank Offered Rate for Singapore Dollar fixed at 11am Singapore time by the Association of Banks in Singapore (ABS) on the first business day of the relevant calendar month.
5. Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
6. Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
7. The Bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
8. 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.



SIBOR-pegged Package Promotion Terms and Conditions

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Time Deposit-pegged Mortgage Package Promotion Terms and Conditions

1. Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to customers (i) who apply for a home loan or a home equity loan with a minimum loan quantum of S\$200,000 and with a 2 year lock-in period in respect of full or partial repayment of the loan (each, a "Loan"), (ii) whose Loan applications are received by HSBC on or before 30 June 2020 and approved by HSBC by 15 July 2020, and (iii) who accept the relevant facility letter in respect of their Loan (the "Facility Letter") by 15 July 2020 ("Eligible Customers").
2. Promotion is valid till 30 June 2020, or such other date as may be determined by HSBC at its discretion.
3. Eligible Customers whose Loans relate to completed residential properties in Singapore and who have obtained the relevant Temporary Occupation Permit in respect of such properties shall enjoy the relevant interest rates set out above in respect of such Loans.
4. TDMR refers to HSBC Bank (Singapore) Limited's ("the Bank") Singapore Dollars Time Deposit Mortgage Rate.
5. Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
6. Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
7. The Bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
8. 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.