



Isetan Shopping Vouchers Promotion Terms and Conditions

- This 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 in respect of residential properties in Singapore, with a minimum loan quantum of S\$200,000 (each, a “Loan”), (ii) whose Loan applications are received by HSBC on or before 15 March 2020, and approved by HSBC 31 March 2020, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 31 March 2020 (“Eligible Customer”).
- This Promotion is valid until 15 March 2020, or such other dates as may be determined by HSBC at its discretion.
- Eligible Customers will qualify to receive Isetan shopping vouchers (“Applicable Gift”) as follows:
 - ❖ where the aggregate amount of the Loan(s) is between S\$200,000 and S\$799,999: S\$180 worth of Isetan shopping vouchers
 - ❖ where the aggregate amount of the Loan(s) is between S\$800,000 and S\$1,499,999: S\$280 worth of Isetan shopping vouchers
 - ❖ Where the aggregate amount of the Loan(s) is S\$1,500,000 and above: S\$380 worth of Isetan shopping vouchers
- For the avoidance of doubt, the Promotion is not applicable to the following:
 - ❖ Restructuring of existing Loan(s) already taken out with HSBC
 - ❖ Repricing of existing Loan(s) already taken out with HSBC
 - ❖ Where the Loan applied for is a bridging loan
- Value of the Applicable 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.
- This Promotion is not applicable with any other promotions and/or any form of referral fee payment for the Loan.
- A redemption letter to redeem the Applicable Gift will be issued by the Bank within 2 months from the date of loan acceptance and mailed to the Eligible Customer at his/her mailing address on record. The redemption is subject to the terms and conditions stated in the redemption letter and is not redeemable for cash. Only the original redemption letter will be accepted at the place of redemption stated therein. Any late redemption of the Applicable Gift will not be entertained and will be treated as uncollected and forfeited.

Updated January 2020

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- 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.
- HSBC reserves the right to replace the Applicable Gift at any time at its discretion with another item of a similar value at any time without notice.
- HSBC reserves the right to add, amend or vary the terms and conditions, or withdraw this Promotion at any time without prior notice.
- 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