



HSBC Home Loan Online Exclusive Promotion ("Promotion") Terms and Conditions

1. This Promotion is valid from 1 December 2023 till 31 December 2023, 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. register their interest in the Promotion by submitting their contact details via the HSBC Home Loan Contact Us form;
 - b. apply for a home loan or a home equity loan refinancing in respect of a residential property in Singapore, with a minimum loan quantum of S\$500,000 (each, a "**Loan**");
 - 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 2024.
3. Eligible Customers whose Loan relates to completed residential properties in Singapore and have obtained the relevant Temporary Occupation Permit in respect of such properties shall enjoy the Promotion.
4. Eligible Customers who refinance their Loans from banks other than HSBC shall receive a cash incentive of 0.10% of the loan quantum (rounded to the nearest dollar), in addition to the cash incentive received under the HSBC Home Loan Cash Incentive Promotion.
5. For avoidance of doubt, the Promotion is not applicable to the following:
 - a. Restructuring of existing Loan(s) already taken out with HSBC;
 - b. Refinancing of a Loan through other banks that involves a Sales and Purchase transaction; and
 - c. Repricing of existing Loan(s) already taken out with HSBC.
6. Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
7. Staff of HSBC Group entities will not be eligible to participate in this Promotion.
8. Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
9. The Bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
10. 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.