



## HSBC Home Loan Referral Programme Terms and Conditions

1. The HSBC Home Loan Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC" or "the Bank") and is open to all existing HSBC customers ("Referrer") who successfully refer a customer ("Referee") to take up a Home Loan between 1 January 2025 and 31 December 2025, both dates inclusive.
2. The Programme will not be applicable to a Referrer who is an employee of the Bank or its affiliated companies, who is:
  - (a) a representative that conducts regulated activities under the Financial Advisers Act 2001 and the Securities Future Act 2001; or
  - (b) an individual whose job duties include the procurement and referral of new-to-bank customers to the Bank or its affiliated companies (such as Relationship Managers, Business Acquisition Managers and Relationship Service Managers).
3. Referees must not be existing home loan customers of HSBC.
4. Referrers cannot refer themselves for this Programme or be part of the referred relationship.
5. The referral must be made before submission of the home loan application or before other parties make the referral.
6. The Referrer will only be entitled to receive the reward if the Referee accepts the facility letter from HSBC within two months from the date of referral.
7. An eligible Referrer who refers an application for:
  - (a) a home loan quantum of S\$/A\$200,000 to below S\$/A\$1,000,000 will be eligible to receive S\$300 cash credits;
  - (b) a home loan quantum of S\$/A\$1,000,000 to below S\$/A\$3,000,000 will be eligible to receive S\$800 cash credits; or
  - (c) a home loan quantum of S\$/A\$3,000,000 and above will be eligible to receive S\$1,000 cash credits.
8. The eligible Referrer must be an existing HSBC customer at the time of reward fulfillment in order to receive the reward.
9. The cash credits will be credited into the 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, within two months from the date the Referee accepts the facility letter from HSBC. The eligible Referrer's account must, at the time of reward fulfillment, have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion, in order for the eligible Referrer to be eligible to receive the reward.
10. If there is more than one Referrer in respect of a Referee, the Referrer who is first in time shall receive the reward.
11. The rewards may not be exchanged for items of equivalent value.
12. By making a referral, the Referrer confirms that he/she has obtained the Referee's consent to disclose the Referee's contact details to HSBC and to HSBC contacting the Referee to discuss HSBC Home Loans. HSBC reserves the right to inform the Referee of the referral and matters relating to it.
13. HSBC reserves the right not to pay the reward if the information provided is incomplete or inaccurate.
14. HSBC reserves the right not to pay the reward where it has already paid some other form of referral fee to acquire the home loan.



15. HSBC reserves the right to replace the reward with another item of a similar value or to suspend or withdraw any reward at any time without notice.
16. HSBC reserves the right to add, amend or vary the terms and conditions of this Programme at any time without notice.
17. In case of any dispute, the decision of HSBC shall be final.
18. 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.