



HSBC Home Loan Referral Programme Terms and Conditions

1. The HSBC Home Loan Referral Programme is open to all existing HSBC customers (“the referrers”) who refer a customer (“the referee”) to take up a Home Loan with HSBC Bank (Singapore) Limited (“HSBC”) between 01 January 2023 and 31 December 2023.
2. Staff of HSBC Group entities will not be eligible to participate in this programme as either referrers or referees.
3. The referees must not be existing home loan customers of HSBC.
4. The referrers who refer themselves for a home loan will not be eligible to receive the reward.
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 letter of offer from HSBC within two months from the date of referral.
7. An eligible referrer who refers an application for:
 - i. a home loan quantum of S\$/A\$200,000 to below S\$/A\$800,000 will be eligible to receive S\$400 cash credits;
 - ii. a home loan quantum of S\$/A\$800,000 to below S\$/A\$1,500,000 will be eligible to receive S\$800 cash credits; and
 - iii. a home loan quantum of S\$/A\$1,500,000 and above will be eligible to receive S\$1,200 cash credits.
8. 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 letter of offer 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.
9. The eligible referrer must still be an existing HSBC customer at the time of reward fulfillment in order to receive the reward.
10. The rewards may not be exchanged for items of equivalent value.
11. 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.



12. If there is more than one referrer in respect of a referee, the referrer who is first in time shall receive the reward.
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 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.