



HSBC Home Loan Green Mortgage One Tree Planted Promotion ("Promotion") Terms and Conditions

1. This Promotion is valid from 01 January 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. apply for a home loan in respect of a residential property in Singapore ("Property"), with a minimum loan quantum of S\$200,000 (each, a "**Loan**");
 - b. whose Property in respect of a Loan has attained one of the following Green Mark certifications from Year 2020 onwards and can be verified via <https://sleb.sg/Building/GreenmarkBuildingsDirectory> :
 - i. Platinum Positive Energy
 - ii. Platinum Zero Energy
 - iii. Platinum Super Low Energy
 - iv. Gold^{PLUS} Positive Energy
 - v. Gold^{PLUS} Zero Energy
 - vi. Gold^{PLUS} Super Low Energy
 - vii. Platinum
 - viii. Gold^{PLUS}
 - 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. HSBC Singapore ("the Bank") will plant 5 trees across Malaysia, Indonesia and India for each qualifying loan acceptance. To fulfil the promotion, the Bank will be working with One Tree Planted, a non-profit environmental tree planting charity that plant trees in countries around the world.
4. Eligible Customers may receive updates on the progress of the Promotion after the promotional period regarding the trees planted under this Promotion, after the Bank determines in its discretion that all criteria under this Promotion have been met. Any request dictating the type, location and time of which the trees would be planted, will not be entertained by the Bank. The Bank reserves the right, at its discretion, to substitute the Promotion, with other carbon-offsetting activities of similar impact without prior notice.
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. Repricing of existing Loan(s) already taken out with HSBC;
 - c. Home Equity Loan applications; or
 - d. Bridging Loan applications.



6. HSBC reserves the right to revise these terms and conditions, or withdraw this Promotion at any time without prior notice and without assuming any liability to any party.
7. 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.