



HSBC Home Loan Cash Incentive Promotion ("Promotion") Terms and Conditions

1. This Promotion is valid from 1 January 2025 till 31 December 2025, 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 or a home equity loan refinancing in respect of a residential property in Singapore, with a minimum loan quantum of S\$200,000 (each, a "Loan");
 - (b) whose Loan application is received by HSBC during the Promotional Period; and
 - (c) accept the relevant facility letter in respect of the Loan (the "Facility Letter") by 15 January 2026.
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 the following cash incentive:
 - (a) where the aggregate amount of the Loan(s) is from S\$200,000 to below S\$500,000: cash incentive of S\$1,000
 - (b) where the aggregate amount of the Loan(s) is from S\$500,000 to below S\$1,500,000: cash incentive of S\$2,000
 - (c) where the aggregate amount of the Loan(s) is S\$1,500,000 and above: cash incentive of S\$2,500
5. Eligible Customers who are existing home loan customers and who apply for a home equity loan against an existing mortgage shall receive (i) cash incentive of S\$500 if the home equity loan relates to strata titled property; or (ii) cash incentive of 0.40% of the loan amount, subject to maximum of S\$2,000, if the home equity loan relates to non strata titled property.
6. 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.
7. This Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
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.