

Terms and Conditions Governing HSBC Welcome Reward Promotion for New HSBC Premier Customers ("Promotion")

Participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 October to 31 December 2018, both dates inclusive ("Promotional Period").
2. This Promotion is open to new HSBC Premier Customers ("**Customers**") of HSBC Bank (Singapore) Ltd ("**HSBC**"). Customers must not (a) be an existing HSBC customer who have terminated their HSBC Premier relationship in the past 12 months prior to (and inclusive of) the Promotional Period; (b) sign up for a new HSBC Advance relationship during the Promotional Period; or (c) have an existing HSBC Premier relationship (either in his/her own name or jointly with another person).
3. To qualify for the Welcome Reward set out in clause 5 ("**Premier Welcome Reward**"), Customers must satisfy the following criteria:
 - (a) enrol in HSBC Premier by:
 - (i) satisfying the total relationship Balance ("TRB") eligibility criteria. This can be done by placing and/or purchasing a minimum of **S\$200,000** or foreign currency equivalent in (i) deposits (excluding time deposit placements) and/or (ii) investments and/or insurance (with cash/ surrender value of a minimum of S\$200,000 or foreign currency equivalent) with the Bank using fresh funds within 30 calendar days after the HSBC Premier account is opened ("**Minimum Fresh Funds**"). The Minimum Fresh Funds must be maintained with HSBC for at least 90 consecutive days from the date the HSBC Premier account is funded ("**Maintenance Period**") ;or

salary crediting of at least S\$15,000 every month in a single transaction directly into a single HSBC Singapore current or savings deposit account for at least 2 calendar months. This condition must be satisfied within 3 months after the customer's HSBC Premier account is opened with HSBC;
 - (b) opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorised service providers and relevant third parties via phone, SMS, email and mail; and
 - (c) successfully sign up and activate Personal Internet Banking ("**PIB**") within the Maintenance Period.

For the avoidance of doubt, the Minimum Fresh Funds criteria in (a) (i) must be accompanied by an increase in the Customer's Total Relationship Balance during the Promotional Period and Maintenance Period (as compared against the Total Relationship Balance as at 30 September 2018) to an amount of at least S\$200,000.

Total Relationship Balance is made up of an average daily balance for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with the Bank.

4. The Minimum Fresh Funds must be from non-HSBC accounts. Customers will not qualify for Welcome Reward if transfers are made from any HSBC account in any mode to the HSBC Premier account. The Minimum Fresh Funds must not be used in any other ongoing deposits promotion during the Maintenance Period.
5. Eligible Customers will receive either one (1) of the following rewards:
 - (a) in the case of Customers who meet the relevant criteria under Clause 3 (a)(i):
 - i) S\$400 in cash credits with a Minimum Fresh Funds of at least S\$200,000; or
 - ii) S\$1,500 in cash credits with a Minimum Fresh Funds of at least S\$1,200,000; and
 - (b) in the case of Customers who meet the relevant criteria under Clause 3 (a)(ii), they will receive a Priority Pass membership which will provide the Customer with up to two (2) complimentary visits per calendar year to participating airport lounges
6. An electronic direct mailer (eDM) will be sent (to the email address in HSBC's records) to Customers who successfully qualify for the Premier Welcome Reward (by satisfying the TRB eligibility criteria) by the following dates or such other date(s) as HSBC may notify otherwise. A direct mailer will be sent (to the address in HSBC's records) to Customers who successfully qualify for the Premier Welcome Reward (by satisfying the salary

crediting eligibility criteria) by the following dates or such other date(s) as HSBC may notify otherwise

| Customer signs up by | Customer fulfills eligibility criteria by (including PIB activation and opt in to receive marketing communications) | Cash credits into account by | Notification to be sent to Customer by |
|----------------------|---|------------------------------|--|
| 31 October 2018 | 31 January 2019 | 15 March 2019 | 31 March 2019 |
| 30 November 2018 | 28 February 2019 | 15 April 2019 | 30 April 2019 |
| 31 December 2018 | 31 March 2019 | 15 May 2019 | 31 May 2019 |

The cash credits will be credited into a qualifying Customer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts collectively, the **"Relevant Accounts"**).

The Relevant Account of each qualifying Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Customer to be eligible for the Premier Welcome Rewards.

7. At the time of reward fulfillment, the qualifying Customer must be a Premier customer in order to receive the Welcome Reward.
8. Each qualifying Customer (Sole / Joint account holder) is only entitled to one Welcome Reward. For the avoidance of doubt, for customers who open 2 or more HSBC Premier Accounts during the Promotional Period, only one HSBC Premier Account will be eligible for the relevant Premier Welcome Reward.
9. The Bank may levy an administration charge equivalent to the value of the relevant Premier Welcome Reward issued if:
 - (a) the Minimum Fresh Funds are not maintained with the Bank in accordance with Clause 3(a)(i); and/or
 - (b) the relevant HSBC Premier Account with the Bank is closed within 6 months from the date on which it is opened.
10. Save for the HSBC Step up Bonus Interest Promotion, this promotion is not valid with other offers or promotions unless otherwise stated.
11. Other general terms and conditions governing this promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.
12. **Deposit Insurance Scheme**
 Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**HSBC Wealth Reward Promotion ("Promotion")
Promotional Terms and Conditions**

1. This Promotion is valid from 1 October to 31 December 2018 or such other date(s) as may be determined by HSBC at its discretion ("Promotional Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("Bank") to existing HSBC Premier banking customers or to such other customers as notified by the Bank from time to time at its discretion ("**Eligible Customers**").
3. The first 350 Eligible Customers (as defined under Clause 4) who fulfill the criteria hereunder during the Promotional Period will qualify for the Wealth Rewards (set out in Clause 7).
4. To qualify for the Promotion, an Eligible Customer must:
 - (a) be a qualified HSBC Premier banking customer with a minimum total relationship balance of S\$200,000 (or its equivalent in foreign currency);
 - (b) successfully place an aggregate minimum investment and/or insurance premium amount (collectively, "**investment amount**") of S\$100,000 during the Promotional Period into any Eligible Wealth Products offered by the Bank
5. For purposes of this Promotion:
 - (a) "investment amount" will be computed as follows for the following Eligible Wealth Products:
 - (i) For unit trusts, structured notes, bonds, equity-linked notes – Actual placement amount (in SGD).
 - (ii) For RP insurance policy – 10 times of the Annual First Year Premium ("**AFYP**") of the relevant RP policy (in SGD).
 - (iii) For SP insurance policy – actual single premium placement amount (in SGD).
 - (b) Investment amount could comprise a single placement or an aggregation of multiple placements to meet the minimum investment amount (as set out in Clause 4b above) within the Promotional Period.
 - (c) All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank's prevailing exchange rate for the purpose of determining "investment amount" under this Promotion. For investments and insurance placement, the "trade date" and "policy inception date" respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether placement of investment amount falls within the Promotional Period.
6. For purposes of this Promotion:
 - (a) "Eligible Wealth Products" means unit trusts, structured notes, bonds, equity linked notes, RP insurance policies, SP insurance policies and all other investment and/or insurance products offered by the Bank BUT DOES NOT INCLUDE the following:
 - (i) Dual Currency Plus
 - (ii) Structured Deposit
 - (iii) Investment products offered via Online Unit Trusts or online securities trading
 - (iv) Bond investments which mature within 1 year of the trade date
 - (v) Any investment placed against secured overdraft or through any form of secured lending or leverage
 - (vi) Flexi-pay premiums for Regular Premium plans
 - (vii) Switching transactions placed through the Bank in respect of unit trusts;
 - (viii) Foreign exchange transactions;
 - (ix) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days
 - (x) Any insurance policy that is cancelled during the free-look period of 14 days;
 - (xi) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
 - (xii) Existing RP plans and any other monthly investment plans; and

- (xiii) Investments or insurance placed through CPF investment schemes.
- (b) "RP insurance policies" means regular insurance policies and "SP insurance policies" means single premium insurance policies.
- (c) Save for the HSBC Premier Welcome Reward Promotion, the Wealth Rewards (as defined below) offered under this Promotion are not valid with other offers or promotions or, if any discount is given to an Eligible Customer in connection with his/her placement of the investment amount into any Eligible Wealth Products.
7. Eligible Customers who successfully meet the requisite criteria in Clauses 3 and 4 during the Promotional Period will receive the following gifts (the "**Wealth Rewards**")

| New / Existing to Wealth Bundle | Wealth Rewards |
|---|---------------------|
| Eligible Customers who invest a minimum of S\$100,000 in Eligible Wealth Products | S\$400 cash credits |

8. For each Eligible Customer who has qualified for the Wealth Rewards (the "Qualified Customer"), the Wealth Rewards will be credited into such Relevant Eligible Customer's (a) Premier Singapore dollar (SGD) denominated deposit transactional sole account with the Bank (in the case of Qualified Customers who are sole accountholders), or (b) Premier Singapore dollar (SGD) denominated deposit transactional joint account with the Bank (in the case of Qualified Customers who are joint accountholders) (such accounts collectively, the "Relevant Accounts"), by the following dates:

| Qualified Customer fulfills eligibility criteria under Clauses 3 and 4 by | Wealth Rewards to be credited to Qualified Customer by |
|---|--|
| 31 October 2018 | 28 February 2019 |
| 30 November 2018 | 31 March 2019 |
| 31 December 2018 | 30 April 2019 |

The Relevant Account of each Qualified Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Qualified Customer to be eligible for the Wealth Rewards.

9. Each Qualified Customer is only entitled to a maximum of one Wealth Rewards under this Promotion. For the avoidance of doubt, joint account holders to an HSBC Premier account will be considered one Qualified Customer. For Qualified Customers who have 2 or more HSBC Premier accounts, only one HSBC Premier account will be eligible for the Wealth Rewards under this Promotion.
10. In the event that any of the Eligible Wealth Products is/are for any reason whatsoever cancelled, rejected or not successfully effected within the applicable free-look or cooling period (if any) or within the Promotional Period, whichever is later, the customer will no longer be eligible for the Wealth Rewards hereunder and the Bank reserves the right to levy an administration charge equivalent to the value of the Wealth Reward(s) issued.
11. Other general terms and conditions governing this promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.

General Terms and Conditions

1. The Promotion is not valid with other offers or promotions unless otherwise stated.
2. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Premier accounts, please visit www.hsbcpremier.com.sg
3. For the avoidance of doubt, a HSBC Premier Service Fee of S\$50 per month shall apply if your Total Relationship Balance falls below S\$200,000. "Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into accounts deposits, investments and insurance held in the same name with the Bank.
4. The Premier Welcome Reward and Wealth Rewards are not exchangeable for replacement for items of equivalent value.
5. Only personal accounts are eligible. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the "**Account Terms**") will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
6. **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
7. The Bank shall be entitled to a reasonable period of time to process instructions and may not complete the placement / transaction on the same day of receipt of the customer's instruction. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
8. The Bank may, at its discretion, vary, delete or add to any of these Promotional/General Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw any of the Promotions at any time without prior notice or assuming any liability to any customers.
9. These Promotional 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.
10. This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying the life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.

Acknowledged By: _____ **Date:** _____

Signature: _____