



Terms and Conditions Governing HSBC Premier Family Referral Programme

Programme Period

1. The HSBC Premier Family Referral Programme ("Programme") is open to existing customers (the "referrer") of HSBC Bank (Singapore) Limited ("HSBC") who successfully sponsor his or her spouse or child (the "referee") to start an HSBC Premier Family relationship in Singapore between 1 December to 31 December 2021 ("Programme Period"), both dates inclusive.

Eligibility

2. For the referrer to qualify for this Programme and the Reward (as defined in clause 9 below), all of the following criteria must be satisfied:
 - (i) the referrer must agree to sponsor the referee's HSBC Premier Family application;
 - (ii) the referrer must be a qualified HSBC Jade or an HSBC Premier customer in Singapore. For the avoidance of doubt, a person who is an HSBC Premier customer in Singapore by way of HSBC Jade Passport enrollment criteria will not qualify to be either a sponsor for the purposes of HSBC Premier Family or a referrer for the purposes of this Programme;
 - (iii) the referrer must be qualified as an HSBC Jade or an HSBC Premier customer in Singapore in his/her sole name (and not through the sponsorship of any other person, whether a joint account holder or otherwise);
 - (iv) the referrer must not sponsor more than one spouse or partner and/or more than three children for HSBC Premier Family;
 - (v) the referee must be between 12 and 30 years old at the time of application (unless the referrer is the spouse or partner of the referee);
 - (vi) the referee must start a HSBC Premier Family relationship in Singapore;
 - (vii) the referee must maintain the HSBC Premier Family relationship (i.e. no termination of HSBC Premier Family relationship) for at least six (6) months from the date the account is opened, failing which Clause 13 will apply;
 - (viii) the referee must opt in to receive marketing communications and 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 within and during the applicable Maintenance Period;
 - (ix) the referee must successfully download and log in to HSBC Singapore mobile banking app; and
 - (x) the referee must (a) place and/or purchase a minimum of SGD10,000 or foreign currency equivalent in (i) deposits (excluding time deposit placements) and/or (ii) investments and/or (iii) insurance (with cash/ surrender value of a minimum of SGD10,000 or foreign currency equivalent) with HSBC using fresh funds within the same calendar month of HSBC Premier Family sign up ("Minimum Fresh Funds"), and (b) maintain the Minimum Fresh Funds with HSBC in accordance with the relevant maintenance period set out under Clause 10.

For the avoidance of doubt, the Minimum Fresh Funds criteria referred to in this Clause 2(x) must be accompanied by an increase in the referee's Total Relationship Balance (TRB) during the Promotional Period and the relevant Maintenance Period as set out in Clause 10, as compared against the TRB as at the corresponding reference month ("Total Relationship Balance ("TRB") Baseline Reference Month") as set out in Clause 10, to an amount of at least SGD10,000. TRB is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with HSBC

3. This Programme will not be applicable to referrers who refer any referee that:
 - (i) joins HSBC Premier Family in Singapore under Clause 2; and
 - (ii) either:
 - (a) places fresh funds under any time deposit promotions (in any currency), board rates or preferential rates offered by HSBC during the Programme Period;
 - (b) has an existing banking relationship with an HSBC Premier customer (either in his/her own name or jointly with another person) as at the commencement date of this Programme; and/or
 - (c) has closed and re-opened any sole or joint HSBC Premier relationship during the past twelve (12) months.
4. The date of referral must not be later than the date of account opening.
6. Referrers cannot refer themselves for this Programme.
7. If two (2) or more referrers refer the same referee under this Programme, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
8. The referrer specifically declares that consent has been obtained from the referee to disclose his/her contact details to HSBC, and HSBC may contact the referee to offer banking services and products.

Reward

9. An eligible referrer will receive the following Reward for referral which meets the requisite criteria in Clause 2.

Referral of Spouse/ Child	Reward
Referrer who is residing in Singapore and sponsor his/ her spouse or child to sign up for HSBC Premier Family with fresh funds of SGD10,000	One-night stay in Heritage Room at The Fullerton Hotel, inclusive of breakfast for 2 adults (worth SGD650). Maximum 2 redemption per family; i.e. one for child and one for spouse sign up.
Referrer who is residing outside of Singapore and sponsor his/ her spouse or child to sign up for HSBC Premier Family with fresh funds of SGD10,000	SGD300 cash credit Cash credit for child will be cap at S\$300 regardless of the number of child sign up

Reward Fulfillment

10. A redemption letter will be sent to the address of the eligible referrer as per the Bank's records. Eligible referrers will receive the redemption letter by the notification date set out below or such



later date(s) as HSBC notifies otherwise.

Total Relationship Balance ("TRB") Baseline Reference Month	Referee sign up for HSBC Premier Family and places Minimum Fresh Funds by	Referee's Maintenance Period	MGM Cash credit into account by	Notification to be sent to Customer by
November 2021	31 December 2021	1 January 2022 to 28 February 2022	30 April 2022	30 April 2022

11. The cash credits will be credited into an 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.
12. Use of the Reward is subject to the terms and conditions of The Fullerton Hotel Singapore. Please refer to The Fullerton Hotel Singapore for details. HSBC is not a supplier of the products and/or services provided by The Fullerton Hotel Singapore in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, misplaced or expired Reward after it has been issued.
13. Eligible Customers must book their hotel stay and stay by 29 December 2022, strictly no extension. Guestrooms are subject to availability and include black-out dates i.e. not available on 8 & 9 August, 24 & 25 December 2022 & during Formula 1 Grand Prix.
14. Advance reservations are required. Redemption details will be provided in the redemption letter.
15. Original Redemption Letter must be presented upon check-in. Hotel reserves the right to reject bookings without a valid Redemption Letter.
16. HSBC and The Fullerton Hotel reserve the right to revise these terms & conditions, withdraw or alter any part of this promotion at any time without prior notice.
17. An eligible referrer must still be an existing HSBC customer at the time of reward fulfillment in order to receive the Reward.
18. Both eligible referrers' and referees' accounts must have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Programme Period and at the time of fulfillment, in order for the eligible referrer to be eligible for the Reward.
19. HSBC reserves the right to deduct the equivalent of the Reward value for each referral from the referrer's account in the event the referee terminates his/her HSBC Premier Family relationship within six (6) months from the date the account is opened.



General Terms and Conditions

20. Only personal/individual accounts are eligible for the Programme and terms and conditions governing HSBC Premier, and the relevant products will apply. Please visit www.hsbc.com.sg/premier for details regarding the terms and conditions governing HSBC Premier.
21. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the referrer and/or referee to participate in the Programme.
22. The Referral Rewards are not exchangeable for replacement for items of equivalent value.
23. HSBC reserves the right to make any changes to the Programme or replace any of the Rewards with another item of similar value without any prior notice.
24. HSBC may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Programme Period) or withdraw this Programme at any time without prior notice.

Deposit Insurance Scheme

25. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
26. 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.