

## **Employee Banking Solutions Terms & Conditions Consolidated**

- 1. Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions (EBS) Customers (“Promotion”)**
- 2. Terms and Conditions Governing HSBC Premier Referral Programme for Employee Banking Solutions (EBS) Customers (“Promotion”)**
- 3. HSBC Everyday Global Account Reward ("Promotion") Promotional Terms and Conditions**
- 4. HSBC Referral Programme General Terms and Conditions**
- 5. HSBC Q3 2022 Wealth Reward Promotion (“Promotion”) Terms and Conditions**
- 6. Terms and Conditions for the HSBC Credit Card Sign Up Promotion for 17 June to 31 December 2022 for Employee Banking Solutions (EBS) (Choice of Samsonite Luggage or SGD200 Cashback)**
- 7. Terms and Conditions for the HSBC Supplementary Credit Card Sign Up Promotion (1 May to 31 December 2022)**
- 8. HSBC Personal Loan – S\$50 Cashback Promotion for Employee Banking Solutions (EBS)**
- 9. HSBC Home Loan Promotion for Employee Banking Solutions (EBS) Terms and Conditions**
- 10. HSBC Invest with Us Promotion (“Promotion”)**
- 11. HSBC SG Chat On-boarding Promotion (“Promotion”) Promotional Terms and Conditions**

**1. Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions (EBS) Customers (“Promotion”)**

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 August to 31 August 2022, both dates inclusive (“**Promotional Period**”).
2. This Promotion is open to new HSBC Premier Customers (“**Eligible Customers**”) of HSBC Bank (Singapore) Ltd (“**HSBC**”). Customers must not (a) be an existing HSBC customer who have terminated their HSBC Premier relationship or HSBC Jade relationship in the last 12 calendar months before the month of sign-up or (b) have any existing banking relationship as an HSBC Premier Customer or HSBC Jade Customer.
3. To qualify for the (“**Premier Welcome Reward**”) set out in clause 5, Eligible Customers must satisfy the following criteria:

(a) enroll in HSBC Premier by:

- (i) Salary crediting or recurring deposit of at least SGD15,000 every month (up to two transactions) directly into a single HSBC Singapore current or savings deposit account and perform a minimum 5 transactions with a HSBC personal Credit Card or HSBC Everyday Global Debit Card (“**Eligible transactions**”) each month for at least three calendar months; or
- (ii) Satisfying the Total Relationship Balance (“**TRB**”) eligibility criteria. This can be done by

Tier 1	Placing a Minimum Incremental Fresh Funds of SGD200,000 or foreign currency equivalent in deposits (excluding time deposits placements); or
Tier 2	Placing a Minimum Incremental Fresh Funds of SGD200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD25,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 3	Placing a Minimum Incremental Fresh Funds of SGD750,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 4	Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 5	Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ” AND are existing Accredited Investors or <b>qualify as, and opt in to be, an Accredited Investor</b> by the Maintenance Date set out under clause 7. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act <b>and</b> you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited

	<p>Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website <a href="https://www.hsbc.com.sg/wealth/investments/accredited-investor/">https://www.hsbc.com.sg/wealth/investments/accredited-investor/</a>.</p> <p>General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.</p>
--	--

- (b) opt in to receive marketing communications within the Maintenance Period 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;
- (c) successfully download and log in to HSBC Singapore app within the Maintenance Period;
- (d) successfully open an Investment Account with HSBC (“**Investment Account**”) within the Maintenance Period; and
- (e) at the time of reward fulfillment, the qualifying Customer must be a HSBC Premier Customer in order to receive the Premier Welcome Reward.

“**Eligible Transactions**” criteria in 3(a) i) refers to posted transactions made with a HSBC personal Credit Card or a HSBC Everyday Global Debit Card and exclude the following:

- i. Transactions using NETS and QuickCash functionality;
- ii. Fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card or a HSBC Credit Card;
- iii. Cash withdrawal at ATMs;
- iv. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
- v. Any unposted transactions; and (f) any amount charged that is subsequently cancelled, voided or reversed.

“**Investment Account**” criteria in 3(d) refers to the following accounts:

- i. HSBC Unit Trust Investment Account;
- ii. HSBC Equity Investment Account;
- iii. HSBC Bond Investment Account; and
- iv. HSBC Structured Product Investment Account.

“Minimum Incremental Fresh Funds” means funds that are from non-HSBC accounts and are placed or used for investments within the same calendar month that the Eligible Customer sign up for HSBC Premier relationship. Customers will not qualify for any Premier Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer’s HSBC Premier Relationship.

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the **Maintenance Period** as set out under Clause 6 (“**Maintenance Period**”);

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria in 3(a)(ii) refers to **an incremental in the Eligible Customer's Total Relationship Balance (TRB) during the Promotional Period and the relevant "Maintenance Period", as compared against the TRB as at the corresponding reference month ("Total Relationship Balance ("TRB") Baseline Reference Month")** as set out in Clause 6, to the Minimum Incremental Fresh Fund as stated in 3 (a)(ii).

"Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in:

- (i) deposits (excluding time deposit placements); and/or
- (ii) investments; and/or
- (iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in 3(a)(ii) or foreign currency equivalent).

The Total Relationship Balance of your sole account relationship will include the balances from your related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

Illustration as follows:

Example: Calculating Total Relationship Balance for customers who hold both sole and joint accounts

Customer	Account Type	Account average daily balances for the month	Total Relationship Balance for the month
Mr A & Mrs B	Joint account	S\$50,000	<b>S\$50,000</b>
Mr A	Sole account	S\$150,000	<b>S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000</b>
Mrs B	Sole account	S\$200,000	<b>S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000</b>

4. For purposes of this Promotion, **Eligible Wealth Products** refer to the following products offered by the Bank and the value of such products will be computed as follows:

- (a) Unit Trusts, Bond, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement: Actual Placement amount (in SGD)
- (b) Regular Premium insurance policy: 3 times of the Annual First Year Premium ("**AFYP**") of the relevant RP insurance policy (in SGD).
- (c) Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): Actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 2 times of single premium amount paid (in SGD).
- (d) 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 the investment in Eligible Wealth Products 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 the investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii) Any insurance policy that is cancelled during the free-look period of 14 days;
- iii) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge; and
- iv) Investments or insurance placed through CPF investment schemes.

5. Each Eligible Customer is eligible to receive only one (1) of the following Premier Welcome Rewards:

Premier Welcome Reward Tiers	Criteria	Premier Welcome Reward
Tier 1	Sign up to HSBC Premier with a Minimum Incremental Fresh Funds of SGD200,000 (or foreign currency equivalent) in deposits (excluding time deposit placements); or	SGD300 cash credits
Tier 2	Sign up to HSBC Premier with a Minimum Incremental Fresh Funds of SGD200,000 (or foreign currency equivalent) in deposits (excluding time deposits placements) and investment. There must be a minimum investment of SGD25,000 (or foreign currency equivalent) in Eligible Wealth Products; or	SGD700 cash credits
Tier 3	Sign up to HSBC Premier with a Minimum Incremental Fresh Funds of SGD750,000 (or foreign currency equivalent) in deposits (excluding time deposits placements) and investment. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products; or	SGD3,100 cash credits
Tier 4	Sign up to HSBC Premier with a Minimum Incremental Fresh Funds of SGD1,200,000 (or foreign currency equivalent) in deposits (excluding time deposits placements) and investment. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in Eligible Wealth Products; or	SGD5,200 cash credits
Tier 5	Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in "Eligible Wealth Products" by the end of the maintenance period AND  are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor by the Maintenance Date set out under clause 7. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities	SGD5,700 cash credits

	<p>and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website <a href="https://www.hsbc.com.sg/wealth/investments/accredited-investor/">https://www.hsbc.com.sg/wealth/investments/accredited-investor/</a>.</p> <p>General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.</p>	
	<p>Sign up to HSBC Premier via salary crediting or recurring deposit of at least SGD15,000 every month (up to two transactions) directly into a single HSBC Singapore current or savings deposit account and perform a minimum 5 transactions with a HSBC personal Credit Card or HSBC Everyday Global Debit Card (“<b>Eligible transactions</b>”) each month for at least three calendar months.</p>	<p>SGD200 cash credits</p>

6. An electronic direct mailer (eDM) will be sent to the email address in HSBC’s records to Eligible 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.

<b>Total Relationship Balance (“TRB”) Baseline Reference Month</b>	<b>Date by which sign up for HSBC Premier via Salary crediting or TRB.</b>  <b>(TRB: To fund incremental TRB of at least SGD200,000 by</b>	<b>Maintenance Period for TRB/ Salary crediting or recurring deposit</b>  <b>(Log in to HSBC Singapore mobile banking app, opt-in to receive marketing communications and ensure Investment Account is opened)</b>	<b>Reward Fulfilment Date</b>  <b>(Date by which cash credits will be credited into account)</b>	<b>Date by which notification will be sent to Eligible Customer</b>
July 2022	31 August 2022	1 September 2022 to  30 November 2022	31 January 2023	31 January 2023

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 Reward Fulfilment Date, in order for such Customer to be eligible for the Premier Welcome Rewards.

7. Each qualifying Customer (Sole / Joint account holder) is only entitled to one Premier Welcome Reward. For the avoidance of doubt, for customers who open two or more HSBC Accounts during the Promotional Period, only one HSBC Account will be eligible for the relevant Premier Welcome Reward.
8. HSBC may levy an administration charge equivalent to the value of the relevant Premier Welcome Reward issued if the HSBC Premier relationship begun under this Promotion is terminated within 6 months from the date of commencement.
9. Save for the HSBC Everyday+ Reward Programme, HSBC Wealth Reward Promotion and HSBC Invest With Us Promotion, this Promotion is not valid with other offers or promotions unless otherwise stated.
10. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate that shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
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 HSBC Premier Welcome Reward 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 Accounts, please visit [www.hsbc.com/sg/premier](http://www.hsbc.com/sg/premier)
3. For the avoidance of doubt, a HSBC Premier Service Fee of SGD50 per month shall apply if your Total Relationship Balance falls below SGD200,000. "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(s) with the Bank.
4. The HSBC Premier Welcome Reward Promotion is not exchangeable for replacement for items of equivalent value.
5. Only personal accounts are eligible for consideration in relation to the HSBC Premier Welcome Reward Promotion. 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 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.
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 periods, or withdraw any of the promotions above 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.



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.

**I have read and understood, and agree to the terms and conditions governing the HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions (EBS) Customers above.**

**Acknowledged By:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

## 2. Terms and Conditions Governing HSBC Premier Referral Programme for Employee Banking Solutions (EBS) Customers (“Promotion”)

### Programme Period

1. The HSBC Premier Referral Programme (“Programme”) is offered by HSBC Bank (Singapore) Limited (“HSBC”) and is open to existing HSBC customers (“the referrer”) who successfully refer a new customer (“referee”) to start an HSBC Premier relationship in Singapore between 1 August 2022 to 31 August 2022 (“Programme Period”), both dates inclusive.

### Eligibility

2. For the referrer to qualify for HSBC Premier Referral Programme and the “Reward” (as defined in clause 11 below), the referee must satisfy the following criteria:

(a) be at least 18 years of age;

(b) starts a HSBC Premier relationship in Singapore and satisfy the requirements under the [Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions \(EBS\) Customers \(“Promotion”\)](#) relevant to qualifying for the Premier Welcome Reward under salary crediting or recurring deposit of at least SGD15,000 every month (up to two transactions) directly into a single HSBC Singapore current or savings deposit account and perform a minimum 5 transactions with a HSBC personal Credit Card or HSBC Everyday Global Debit Card (“**Eligible transactions**”) each month for at least three calendar months; or

(c) starts a HSBC Premier relationship in Singapore and satisfy the requirements under the [Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions \(EBS\) Customers \(“Promotion”\)](#) relevant to qualifying for the Premier Welcome Reward under the Total Relationship Balance (“TRB”) eligibility criteria in that promotion. This can be done by:

Tier 1	Placing a Minimum Incremental Fresh Funds of SGD200,000 or foreign currency equivalent in deposits (excluding time deposits placements); or
Tier 2	Placing a Minimum Incremental Fresh Funds of SGD200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD25,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 3	Placing a Minimum Incremental Fresh Funds of SGD750,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 4	Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ”; or
Tier 5	Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank There must be a minimum investment of SGD50,000 (or foreign currency equivalent) in “ <b>Eligible Wealth Products</b> ” by the end of the “ <b>Maintenance Period</b> ” AND are existing Accredited Investors or <b>qualify as, and opt in to be, an Accredited</b>

**Investor** by the Maintenance Date set out under clause 12. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act **and** you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website <https://www.hsbc.com.sg/wealth/investments/accredited-investor/>.

General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.

- (d) opt in to receive marketing communications within the Maintenance Period 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;
- (e) successfully download and log in to HSBC Singapore app within the Maintenance Period;
- (f) successfully open an Investment Account with HSBC (“**Investment Account**”) within the Maintenance Period; and
- (g) at the time of reward fulfillment, the referee must be a HSBC Premier Customer in order to receive the Premier Welcome Reward.
- (h) maintain the HSBC Premier relationship (i.e. no termination of HSBC Premier relationship) for at least six (6) months from the month of sign-up, failing which Clause 15 will apply.

“**Eligible Transactions**” criteria in 2(b) refers to posted transactions made with a HSBC personal Credit Card or a HSBC Everyday Global Debit Card and exclude the following:

- i. Transactions using NETS and QuickCash functionality;
- ii. Fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card or a HSBC Credit Card;
- iii. Cash withdrawal at ATMs;
- iv. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
- v. Any unposted transactions; and any amount charged that is subsequently cancelled, voided or reversed.

“**Investment Account**” criteria in 2(f) refers to the following accounts:

- v. HSBC Unit Trust Investment Account;
- vi. HSBC Equity Investment Account;
- vii. HSBC Bond Investment Account; and
- viii. HSBC Structured Product Investment Account.

“Minimum Incremental Fresh Funds” means funds that are from non-HSBC accounts and are placed or

used for investments within the same calendar month that the Eligible Customer sign up for HSBC Premier relationship. Customers will not qualify for any Premier Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer's HSBC Premier Relationship.

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the Maintenance Period as set out under Clause 12 ("Maintenance Period");

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria 2(c) must be accompanied by an incremental in the Eligible Customer's Total Relationship Balance (TRB) during the Promotional Period and the relevant "**Maintenance Period**" as compared against the TRB as at the corresponding reference month ("Total Relationship Balance ("TRB") Baseline Reference Month") as set out in Clause 12, to the Minimum Incremental Fresh Fund as stated in 2 (c).

"Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in:

- (i) deposits (excluding time deposit placements); and/or
- (ii) investments; and/or
- (iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in 2 (b) or foreign currency equivalent).

The Total Relationship Balance of your sole account relationship will include the balances from your related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

3. For purposes of this Promotion, **Eligible Wealth Products** refer to the following products offered by the Bank and the value of such products will be computed as follows:
- (a) Unit Trusts, Bond, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement: Actual Placement amount (in SGD)
  - (b) Regular Premium insurance policy: 3 times of the Annual First Year Premium ("AFYP") of the relevant RP insurance policy (in SGD).
  - (c) Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): Actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 2 times of single premium amount paid (in SGD).
  - (d) 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 the investment in Eligible Wealth Products 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 the investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii) Any insurance policy that is cancelled during the free-look period of 14 days;
- iii) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge; and
- iv) Investments or insurance placed through CPF investment schemes

4. This Programme will not be applicable to referrers who refer any referee that joins HSBC Premier in

Singapore under Clause 2(c):

- (a) places fresh funds under any time deposit promotions (in any currency), board rates or preferential rates offered by the Bank or transfer-in of Unit Trusts during the Programme Period;
  - (b) has an existing banking relationship with an HSBC Premier customer 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
5. Multiple referees who sign up for HSBC Premier in a joint relationship will be considered one (1) successful referral.
  6. The date of referral must not be later than the date of account opening.
  7. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
  8. Joint account holders to an HSBC Account will be considered one eligible referrer.
  9. 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.
  10. 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

11. Each eligible referrer whose referee meets the requisite criteria Clause 2 will receive only one (1) of the following cash credits ("Reward"):
  - (i) SGD100 cash credits when the referee joins HSBC Premier via salary crediting or recurring deposit of at least SGD15,000 every month (up to 2 transactions) directly into a single HSBC Singapore current or savings deposit account and perform a minimum 5 transactions with a HSBC personal Credit Card or HSBC Everyday Global Debit Card ("**Eligible transactions**") each month for at least three calendar months
  - (ii) SGD400 cash credits when the referee joins HSBC Premier with a Minimum Incremental Fresh Funds of SGD200,000 in deposits in fresh funds or
  - (iii) SGD600 cash credits when the referee joins HSBC Premier with a Minimum Incremental Fresh Funds of SGD200,000 in deposits and investment (minimum SGD25,000 in eligible Wealth products) in fresh funds or
  - (iv) SGD900 cash credits when the referee joins HSBC Premier with a Minimum Incremental Fresh Funds of SGD750,000 in deposits and investment (minimum SGD50,000 in eligible Wealth products) in fresh funds.
  - (v) SGD1700 cash credits when the referee joins HSBC Premier with a Minimum Incremental Fresh Funds of SGD1,200,000 in deposits and investment (minimum SGD50,000 in eligible Wealth products) in fresh funds.
  - (vi) SGD1700 cash credits when the referee joins HSBC Premier with a Minimum Incremental Fresh Funds of SGD1,200,000 in deposits and investment (minimum SGD50,000 in eligible Wealth products) in fresh funds AND

are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor. This means that the Referee must provide evidence satisfactory to HSBC to show that he/she qualifies as an Accredited Investor under the Securities and Futures Act and consents to HSBC treating him/her as

an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website <https://www.hsbc.com.sg/wealth/investments/accredited-investor/>.

### Reward Fulfillment

12. An electronic direct mailer (eDM) will be sent to the email address in HSBC's records to qualifying referrer (whose referee meets the requisite criteria in Clause 2(b)) as per the Bank's records by the following dates or such later date(s) as HSBC may notify otherwise.

<b>Total Relationship Balance ("TRB") Baseline Reference Month</b>	<b>Referee sign up for HSBC Premier and place Incremental Minimum Fresh Funds by</b>	<b>Referee's Maintenance Period</b>	<b>Reward Fulfillment Date (Date by which cash credits will be credited into account)</b>	<b>Notification to be sent to Customer by</b>
July 2022	31 August 2022	1 September 2022 to 30 November 2022	31 January 2023	31 January 2023

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**").

13. Eligible referrer must still be existing HSBC customer at the Reward Fulfillment Date in order to receive the Reward.
14. 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 Reward Fulfillment Date, in order for the eligible referrer to be eligible for the Reward.
15. 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 relationship within six ( 6 ) months from the month of sign-up.

### General Terms and Conditions

16. Only personal/individual accounts are eligible for the Programme and Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers and the relevant products will apply. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit [www.hsbc.com/sg/premier](http://www.hsbc.com/sg/premier)
17. 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.
18. The Referral Rewards are not exchangeable for replacement for items of equivalent value.
19. 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.
20. The Bank 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 or assuming any liability to any customers.

**Deposit Insurance Scheme**

21. 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.
22. 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.

**I have read and understood, and agree to the terms and conditions governing the HSBC Premier Referral Programme for Employee Banking Solutions (EBS) Customers above.**

**Acknowledged By:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**3. HSBC Everyday Global Account Reward ("Promotion") Promotional Terms and Conditions**

1. This Promotion is valid from 1 July to 30 September 2022 both dates inclusive ("Promotional Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") exclusively to HSBC customers who open an Everyday Global Account ("Eligible Customers"). For the avoidance of doubt, only personal/individual accounts are eligible for the Promotion.
3. This Promotion is only applicable to Eligible Customers who:
  - a. Is at least 18 years old; AND
  - b. Satisfy these Promotional Terms and Conditions,(each such Eligible Customer, a "Qualifying Eligible Customer").
4. The Bank will plant 5 trees for every Personal Banking customer who opens an Everyday Global Account during the Promotional Period and opts out of paper statements. 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.
5. Eligible Customers may receive updates on the progress of the trees planted after the Promotional Period 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.
6. Existing HSBC customers who have (a) an existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences, do not qualify for this Promotion.
7. For the avoidance of doubt, customers who participate in HSBC Premier Welcome Reward Promotion will not be eligible for this Promotion.

**HSBC Everyday Global Account Rewards ("Welcome Reward")**

8. To qualify for S\$200 cashback ("Card bundle Reward") an Eligible Customer must:
  - a. Open an Everyday Global Account; AND
  - b. Download and successfully log in to HSBC Singapore mobile banking app; AND
  - c. Opt-in for marketing communications from HSBC; AND
  - d. Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND



- e. Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card (“Eligible Transactions”) each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
  - f. Successfully apply for any of the HSBC Credit Cards as defined in clause 1 of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 July to 30 September 2022\)](#); AND
  - g. Either (i) receive their credit card application approval within 30 days of their Everyday Global Account being opened or (ii) open an Everyday Global Account within 30 days of receiving their credit card application approval; AND
  - h. charge a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period as defined in clause 8 and 14 respectively of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 July to 30 September 2022\)](#).
9. To qualify for S\$200 cash credits (“Wealth bundle Reward”) an Eligible Customer must:
- a. Open an Everyday Global Account; AND
  - b. Download and successfully log in to HSBC Singapore mobile banking app; AND
  - c. Opt-in for marketing communications from HSBC; AND
  - d. Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
  - e. Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card (“Eligible Transactions”) each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
  - f. successfully open a HSBC Investment Account, as specified in Clause 12 below (“Investment Account”); AND
  - g. Place a minimum of 2 buy transaction trades in Unit Trusts or Securities via online banking or HSBC Singapore app, by the relevant date(s) set out in Clause 14. Regular Savings Plan contributions will not be applicable.
10. For purposes of this Promotion, “fresh funds” means a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier’s orders or demand drafts do not qualify and would not be considered as fresh funds.
11. Eligible Transactions refer to posted transactions made with a HSBC personal Credit Card or a HSBC Everyday Global Debit Card and exclude the following:
- a. transactions using NETS and QuickCash functionality;
  - b. fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card or a HSBC Credit Card;
  - c. cash withdrawal at ATMs;
  - d. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
  - e. any unposted transactions; and
  - f. any amount charged that is subsequently cancelled, voided or reversed.
12. For the purpose of this Promotion, “Investment Account” refers to the following accounts:

- (a) Unit Trust Investment Account;
- (b) Equity Investment Account;

13. The Card bundle Reward will be directly credited to each Qualifying Eligible Customer's credit card. The Wealth bundle Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.
14. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 8 and 9 will receive the Card bundle Reward, and/or Wealth bundle Reward (as the case may be) by the following dates or such later date(s) as may be notified by the Bank:

**Card bundle Reward**

Month of Everyday Global Account Opening	Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card by	Welcome Reward to be credited by
JUL 2022	30 SEP 2022	Qualifying Spend Period as defined in clause 8 and 14 respectively of the <a href="#">Terms and Conditions for the HSBC Credit Card Sign Up Promotion (1 July to 31 July 2022)</a> .	15 NOV 2022
AUG 2022	31 OCT 2022		15 DEC 2022
SEP 2022	30 NOV 2022		15 JAN 2023

**Wealth bundle Reward**

Month of Everyday Global Account Opening	Complete 2 consecutive months of fresh funds deposit and 5 card transactions per month by	Place a minimum of 2 buy transaction trades by	Welcome Reward to be credited by
JUL 2022	30 SEP 2022	30 SEP 2022	15 NOV 2022
AUG 2022	31 OCT 2022	31 OCT 2022	15 DEC 2022
SEP 2022	30 NOV 2022	30 NOV 2022	15 JAN 2023

Each Qualifying Eligible Customer would be eligible to receive one of the following:

Card bundle Reward	S\$200 worth of cashback
Wealth bundle Reward	S\$200 worth of cash credits
Card bundle Reward + Wealth bundle Reward	S\$200 worth of cashback and S\$200 worth of cash credits

15. Each Qualifying Eligible Customer who is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies (each, an "EBS Eligible Customer"), will receive S\$40 worth of cash credits ("EBS Exclusive Reward") when they:
- a. Open an Everyday Global Account; AND
  - b. Download and successfully log in to HSBC Singapore mobile banking app; AND
  - c. Opt-in for marketing communications from HSBC; AND

- d. Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14; AND
  - e. Perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card ("Eligible Transactions") each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 14.
16. Each Qualifying Eligible Customer is entitled to receive only one Welcome Reward (as the case may be), and each EBS Eligible Customer is only entitled to receive one EBS Exclusive Reward or one Welcome Reward.
17. For the avoidance of doubt, joint account holders to a HSBC Everyday Global Account will be considered as one Eligible Customer. For Eligible Customers who open two or more HSBC Everyday Global Account during the Promotional Period, only one account will be eligible for the Welcome Reward (as the case may be) and/or the EBS Exclusive Reward (where applicable) under this Promotion.
18. The Bank may levy an administrative charge, equivalent to the value of the Welcome Reward (as the case may be) and/or the EBS Exclusive Reward (where applicable) if the HSBC Everyday Global Account with the Bank is terminated within six (6) months from the date of sign-up.

### **General Terms and Conditions**

19. This Promotion is not valid with other offers or promotions unless otherwise stated. Only personal/individual accounts are eligible for the Promotion. Terms and conditions governing HSBC personal deposit accounts, and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms in respect of this Promotion, these Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit [www.hsbc.com.sg](http://www.hsbc.com.sg) for details of the Account Terms.
20. HSBC reserves the right to replace the Welcome Reward, Wealth bundle Reward, and/or EBS Exclusive Reward (as the case may be) with other item(s) of similar value without prior notice.
21. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to you through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
22. The Bank may, at its discretion, revise any of these Promotional Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw this Promotion at any time without prior notice or assuming any liability to any customer.
23. 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.

### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

#### **4. HSBC Referral Programme General Terms and Conditions**

1. The HSBC Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") and is open to existing HSBC customers (each, a "Referrer") residing in Singapore who successfully refers a new HSBC customer residing in Singapore ("Referee") to open a HSBC Everyday Global Account in Singapore between 1 July to 30 September 2022 ("Promotional Period"), both dates inclusive. Each successful referral will, subject to the terms and conditions hereunder, receive a Referral Reward (as defined below).

##### **Eligibility**

2. To qualify for this Programme, the Referee needs to be at least 18 years old and fulfill the following criteria:
  - (a) Open an Everyday Global Account; AND
  - (b) Deposit fresh funds of at least S\$5,000 every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 16; AND
  - (c) Download and successfully log in to HSBC Singapore mobile banking app; AND
  - (d) Opt-in for marketing communications from HSBC; AND
  - (e) Must not be a staff of HSBC (including any temporary staff and contractors)
3. For purposes of this Promotion, "fresh funds" means a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as fresh funds
4. For customers who open a new joint HSBC Everyday Global Account within the Promotional Period where any one of the joint accountholders is an existing HSBC customer, such customers will not qualify as a Referee under this Programme notwithstanding that all other eligibility requirements, including those set out in Clause 2 above, have been met.
5. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who have (a) an existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) throughout the Promotional Period; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences. This Programme is also not applicable if the Referrer and/or the Referee does not reside in Singapore.
6. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who participate in HSBC Premier Welcome Reward Promotion.
7. Multiple Referees who open a joint HSBC Everyday Global Account will only be considered as one successful referral under this Programme.
8. For a Referrer to qualify for this Programme and the Referral Reward, the Referee who opens a HSBC Everyday Global Account via this Programme must (a) meet the stipulated criteria set out in Clause 2 by the relevant dates stipulated in Clause 16; and (b) maintain the HSBC Everyday Global Account for at least six (6) months from the date of account opening, failing which Clause 21 will apply.
9. For a Referrer to qualify for this Programme and the Referral Reward, the date of referral must not be later than the date of account opening by the Referee.
10. Eligible Referrers will receive one Referral Reward per successful referral.

11. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
12. If two or more Referrers refer the same Referee to the Bank and that Referee opens a HSBC Everyday Global Account during the Programme Period, only the eligible Referrer who first submits a duly completed referral form to HSBC will be entitled to receive the Referral Reward.
13. For the avoidance of doubt, successful referrals made under the HSBC Premier Referral Programme will not be eligible for this Programme.
14. Staff of the Bank who are (i) under the Wealth and Personal Banking Incentive Framework performance scorecard, (ii) working in any of HSBC branch and/or, (iii) is performing a customer-facing role will not be eligible to participate in this Programme as a Referrer.
15. Each Referrer must declare that consent has been obtained from the Referee to disclose his/her contact details to HSBC, and for HSBC to contact the Referee to offer banking services and products.
16. Referees shall fulfill the criteria set out in Clause 2(b) in accordance with the date(s) set out below:

<b>Month of Everyday Global Account Opening</b>	<b>Complete 2 consecutive months of fresh funds deposit by</b>
JUL 2022	30 SEP 2022
AUG 2022	31 OCT 2022
SEP 2022	30 NOV 2022

#### **Referral Reward Fulfilment**

17. Subject to Clause 10, Referrers who have satisfied the terms and conditions of this Programme (“Qualified Referrer”) will be entitled to receive S\$50 worth of cash credits (“Referral Reward”) per successful referral. The Referral Reward will be directly credited into the eligible Referrer’s sole HSBC Singapore dollar (SGD) denominated deposit account held with the Bank.
18. Qualified Referrers will receive the Referral Reward as per the schedule below:

<b>Month when Referee opens Everyday Global Account</b>	<b>Referee fulfills criteria by</b>	<b>Referral Reward to be credited by</b>
JUL 2022	30 SEP 2022	15 NOV 2022
AUG 2022	31 OCT 2022	15 DEC 2022
SEP 2022	30 NOV 2022	15 JAN 2023

19. Qualified Referrers must still be existing HSBC customers at time of Referral Reward fulfillment in order to receive the Referral Reward.
20. The accounts of both the Qualified Referrer and the corresponding Referee 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 Qualified Referrer to receive the Referral Reward.
21. HSBC reserves the right to deduct the equivalent Referral Reward value for each referral from a Qualified Referrer’s account in the event the corresponding Referee terminates his/her HSBC relationship within six months from the date of sign up.

**General Terms and Conditions**

22. This offer is not valid in conjunction with other offers or promotions unless otherwise stated. Referees who participate in any time deposit promotions by HSBC offering cash credit, regardless of the time deposit placement amount, will not be considered as a successful Referee under this Programme.
23. 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 this Programme.
24. HSBC reserves the right to make any changes to this Programme or replace any of the Referral Rewards with another item of similar value without any prior notice.
25. The Bank may, at its discretion, revise these Programme Terms and Conditions, (including but not limited to varying the Programme Period), or withdraw this Programme at any time without prior notice.
26. Only personal/individual accounts are eligible for this Programme. Terms and conditions governing personal deposit accounts and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Programme Terms and Conditions and the Account Terms in respect of this Programme, these Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit [www.hsbc.com.sg/help/terms-and-conditions/](http://www.hsbc.com.sg/help/terms-and-conditions/) for details of the Account Terms.
27. 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.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

### 5. HSBC Q3 2022 Wealth Reward Promotion (“Promotion”) Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) and is valid from 1 July 2022 to 30 Sept 2022 or such other date(s) as may be determined by HSBC at its discretion (“**Promotional Period**”).
2. This Promotion is offered to all HSBC customers who meet all criteria under this Promotion, or to such other customers as notified by the Bank from time to time at its discretion (“**Eligible Customers**”).
3. Eligible Customers who fulfill the criteria set out under Clause A(4) below during the Promotional Period will qualify for a cash credit reward based on the relevant reward tiers set out in Clause A(4) below (“**Reward**”).
4. To qualify for the Promotion, an Eligible Customer must, during the Promotional Period:
  - a) have a HSBC Current Account / Savings Account denominated in Singapore Dollars (SGD) with the Bank (“**CASA**”); and
  - b) either be:
    - i) a qualified HSBC Personal Banking customer for the purposes of Reward Tiers 1 or 2; or
    - ii) a qualified HSBC Premier Banking customer with a minimum Total Relationship Balance (as defined in Clause B(5) below) of S\$200,000 (or its foreign currency equivalent) for the purposes of Reward Tiers 1, 2, 3, 4 or 5; or
    - iii) a qualified HSBC Jade banking customer with a minimum Total Relationship Balance (as defined in Clause B(5) below) of S\$1.2 million (or its foreign currency equivalent) for the purposes of any of the listed reward tiers below; and
  - c) increase his/her Net Incremental WEALTH AUM (as defined in Clause A(8) below) with the Bank by investing in any Eligible Wealth Products (as defined in Clause A(10) below) and meet the required Net Incremental Wealth AUM corresponding to the applicable Reward Tier shown in the table below.

Reward Tier	Required Net Incremental Wealth AUM in SGD (\$)(excluding the value of transferred in investments)	Reward in SGD(\$)
1	25,000	100
2	50,000	200
3	200,000	800
4	500,000	1500
5	800,000	2500
6	1,500,000	5700
7	3,000,000	10000

5. Eligible Customers who qualify for the Reward will also qualify for Additional Reward(s) if he/she fulfils the criteria set out under Clause A(6) below.
6. To qualify for either one or both Additional Rewards corresponding to the relevant Reward Tier as shown in the table below, an Eligible Customer must, during the Promotional Period:
  - a) First, qualify for the Reward by meeting the requirements as stipulated in Clause A(4)(a), A(4)(b) and A(4)(c) above; and
  - b) To qualify for Additional Reward A corresponding to the relevant Reward Tier, an Eligible Customer must (i) not hold any investments for the previous calendar quarter, and (ii) not have any insurance inception within the last two years (“**New Investment and Insurance Customers**”); and/or



- c) To qualify for Additional Reward B corresponding to the relevant Reward Tier, an Eligible Customer must complete his/her transaction(s) of any Eligible Wealth Products (as defined in Clause A(10) below) via his/her Personal Internet Banking page or the HSBC mobile app within the promotional period (“**Digital Transactions**”).

Additional Rewards are illustrated in the table below:

Reward Tier	Required Net Incremental Wealth AUM in SGD (\$) (excluding the value of transferred in investments)	Additional Rewards in SGD(\$)		Maximum Number of Additional Rewards available for each respective customer segment		
		Additional Reward A: For New Investment and Insurance Customers	Additional Reward B: For Digital Transactions	Personal Banking	Premier	Jade
1	25,000	35	15	10	10	5
2	50,000	70	30	10	30	20
3	200,000	280	120	0	30	25
4	500,000	525	225	0	8	5
5	800,000	875	375	0	8	5
6	1,500,000	1,995	855	0	0	1
7	3,000,000	3,500	1,500	0	0	1

7. The corresponding Rewards and Additional Rewards under each Customer Segment will be awarded on a first-come-first-serve basis based on the relevant trade date and policy inception date of the Eligible Wealth Products (as defined in Clause A(10) below) purchased or traded during the Promotional Period and subject to the Maximum Number of Available Rewards available under each relevant Customer Segment as shown in the table below. The Bank is not obliged to inform any customer when the Maximum Number of Available Rewards have been awarded, whether for each Eligible Customer, each customer relationship, each customer segment, each reward tier or this Promotion.

Reward Tier	Maximum Number Available Rewards for each respective customer segment		
	Personal Banking	Premier	Jade
1	10	10	5
2	10	30	20
3	0	30	25
4	0	8	5
5	0	8	5
6	0	0	1
7	0	0	1

8. For purposes of this Promotion, “**Net Incremental WEALTH AUM**” will be computed as follows in respect of investment in Eligible Wealth Products:
- For unit trust, bond, structured notes, equity linked notes: actual placement amount (in SGD)
  - For Regular Premium insurance policy: 3 times of the Annual First Year Premium (“**AFYP**”) of the relevant RP insurance policy (in SGD).
  - For all Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 2 times of single premium amount paid (in SGD).
  - 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 the Net Incremental Wealth AUM 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 the Net Incremental Wealth AUM falls within the Promotional Period.

- e) For redemptions of unit trusts and structured notes knockouts, the total Net Incremental Wealth AUM will decrease in accordance with the value of the relevant redemption or knockout amount.

9. The Net Incremental Wealth AUM could comprise of a single placement or an aggregation of multiple placements to meet the applicable Reward Tier (as set out in Clause A(4) above) within the Promotional Period.

For illustration purpose only: If a **New Investment and Insurance Customer** makes multiple purchases via their Relationship Manager ("RM") during the Promotional Period, for the purpose of determining the Reward Tier, his/her Net Incremental Wealth AUM will be aggregated and calculated as follows:

Transaction	Eligible Wealth Product	Amount	Annual First Year Premium	Change in Net Incremental Wealth AUM
Purchased via RM	Unit Trust	SGD500,000	-	SGD500,000 increase
Purchased via RM	Regular Premium Insurance Policy	-	SGD100,000	SGD300,000 increase (computed pursuant to Clause A(6)(b) above (SGD100,000 x 3))
Knockout	Structured Notes	SGD200,000	-	SGD200,000 decrease
Redemption	Unit Trust	SGD100,000	-	SGD100,000 decrease
<b>Total increment in Net Incremental Wealth AUM</b>				<b>SGD500,000 increase</b>
<b>The Eligible Customer will qualify for Reward Tier 4 Reward and Additional Reward A:</b>				
Reward of SGD1,500 + Additional Reward A of SGD525 =				
<b>Total reward of SGD2,025</b>				

If a **New Investment and Insurance Customer**, makes a purchase via their Relationship Manager and subsequently makes a Digital Transaction during the Promotional Period, for the purpose of determining the Reward Tier, his/her Net Incremental Wealth AUM will be aggregated and calculated as follows:

Transaction	Eligible Wealth Product	Amount	Annual First Year Premium	Change in Net Incremental Wealth AUM
Purchased via RM	Single Premium Insurance Policy	-	SGD200,000	SGD200,000 increase (pursuant to Clause A(8)(c) above (actual single premium amount))
Digital Transaction purchase	Structured Notes	SGD100,000	-	SGD300,000 increase
<b>Total increment in Net Incremental Wealth AUM</b>				<b>SGD300,000 increase</b>
<b>The Eligible Customer will qualify for Reward Tier 3 Reward and Additional Reward A and B:</b>				
Reward of SGD800 + Additional Reward A of SGD280 + Additional Reward B of SGD120 =				
<b>Total Reward of SGD1,200</b>				

10. For purposes of this Promotion, “**Eligible Wealth Products**” refer to the following products offered by the Bank:
  - a) Unit Trusts, Bond, Structured Notes and Equity-linked Notes, provided no substantive discount has been given in connection with the relevant placement;
  - b) Regular insurance policies and single premium insurance policies; and
  - c) Excluding the following:
    - i) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
    - ii) Any insurance policy that is cancelled during the free-look period of 14 days;
    - iii) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge; and
    - iv) Investments or insurance placed through CPF investment schemes.
11. Each Eligible Customer is only entitled to a maximum of one Reward under this Promotion. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single Eligible Customer. For Eligible Customers who have 2 or more customer relationships (whether sole name or joint names), only one customer relationship will be eligible for the Reward under this Promotion.
12. Barring any unforeseen technical delays, the Reward will be credited into an Eligible Customer’s CASA which is tagged to his/her/their customer relationship within (3) three months from the end of the Promotional Period, after the Bank determines in its discretion that all conditions under this Promotion have been met. For the avoidance of doubt, the Bank shall not be required to credit the Reward into any of the Eligible Customer’s other account(s) held with the Bank. Any request for early fulfillment of a Reward will not be granted nor entertained by the Bank.
13. 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 Reward under this Promotion.
14. All exchange transactions shall be effected at the Bank’s prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
15. 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. Only personal accounts are eligible for this Promotion.
3. Terms and conditions governing HSBC Premier will apply for HSBC Premier customers. For the terms and conditions governing HSBC Premier accounts, please visit [www.hsbc.com.sg/premier](http://www.hsbc.com.sg/premier).
4. Terms and conditions governing HSBC Jade will apply for HSBC Jade customers. For the terms and conditions governing HSBC Jade accounts, please visit [www.hsbc.com.sg/jade](http://www.hsbc.com.sg/jade).

5. For the avoidance of doubt, an HSBC Premier or an HSBC Jade Service Fee of S\$50 per month shall apply if your Total Relationship Balance falls below S\$200,000 or S\$1.2 million respectively. **“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.
6. The Reward is not exchangeable for any other items, reward points, credit or kind in all cases of equivalent value, whether in whole or in part. The Reward is also not transferable or replaceable. We reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
7. Terms and conditions governing personal deposit accounts, the relevant products and, as the case may be, investment accounts, HSBC Premier and HSBC Jade (collectively, the **“General Terms”**) will continue to apply. In the event of any conflict or inconsistency between the Promotional Terms and Conditions and the General Terms and Conditions in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.

#### **Deposit Insurance Scheme**

1. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
2. 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.
3. The Bank may, at its discretion, vary, delete or add to any of these Promotional Terms and Conditions and the 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.
4. The Promotional Terms and Conditions, the General Terms and Conditions and this Deposit Insurance Scheme are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
5. 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:** \_\_\_\_\_

**6. Terms and Conditions for the HSBC Credit Card Sign Up Promotion for 17 June – 31 December 2022 for Employee Banking Solutions (EBS) (Choice of luggage or SGD200 Cashback)**

**General**

1. This promotion is referred to as the HSBC Credit Card Sign Up Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to Eligible Applicants (as defined below). This promotion is only valid for applications for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard (in SGD) credit card (each, a “**Card**”) and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To participate in this Promotion and be eligible for the Gift(s) (as defined below):
  - a. applicants must submit their Card application between 17 June to 31 December 2022, both dates inclusive, or such other dates as determined by HSBC at its discretion (the “**Promotion Period**”);
  - b. the application must be approved and the Card must be issued by HSBC by 15 January 2023; and
  - c. applicants must, at the time of submitting their Card application, provide to HSBC their consent to receive marketing and promotional materials from HSBC.

Where all the criteria in 2(a) to 2(c) are met, applicants are referred to as “**Eligible Applicants**”.

3. HSBC reserves the right to determine at our discretion whether:
  - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
  - b. transactions charged by an Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. The Gifts and the EBS Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s), the EBS Gift with an item of equal or similar value without prior notice.
6. For the purposes of calculating the Qualifying Transactions, the following shall apply:
  - a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations’ prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
  - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
7. All information is accurate at the time of publishing or posting online.
8. For the purpose of this Promotion:

“**Qualifying Transactions**” shall mean posted retail purchases (including but not limited to monthly charges under

the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

- Foreign exchange transactions (including but not limited to Forex.com);
  - Donations and payments to charitable, social organisations and religious organisations;
  - Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
  - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
  - Payments on money payments/transfers (including but not limited to Paypal, SKR skril.com, CardUp, SmoovPay, iPayMy);
  - Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
  - Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
  - Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
  - Any AXS and ATM transactions;
  - Tax payments (including HSBC Tax Payment Facility);
  - Payments for cleaning, maintenance and janitorial services (including property management fees);
  - Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
  - Payments to educational institutions;
  - Payments on utilities (Electric, Gas, Water, and Sanitary);
  - The monthly instalment amounts under the HSBC Spend Instalment;
  - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
  - Any unposted, cancelled, disputed and refunded transactions.
- and such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

**"Card Account Opening Date"** means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

### **Mechanics**

9. (a) To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **"Qualified Cardholder"**) to be entitled to the following gifts (**"Gift"**) for each relevant offer (**"Offer"**):

**Offer: (A) Samsonite Prestige 69cm Spinner Exp with built-in scale or SGD200 cash back,**  
**or (B) SGD50 cashback**

(a) Eligible Applicants are required to charge to their Card within the Qualifying Spend Period, a minimum of SGD500 in Qualifying Transactions to receive the relevant Gift:

**Gift A** – Eligible Applicant who does not hold any existing HSBC Credit Card<sup>#</sup>, and did not cancel any HSBC Credit Card<sup>#</sup> within the last 12 months prior to the Card Account Opening Date (each a **"New Cardholder"**) shall be entitled to receive either (i) a Samsonite Prestige 69cm Spinner Exp with built-in scale worth SGD670 or (ii) SGD200 cashback; and

**Gift B** – Eligible Applicant who holds an existing HSBC Credit Card<sup>#</sup> issued more than 12 months and did not

cancel any HSBC Credit Card<sup>#</sup> within the last 12 months prior to the Card Account Opening Date (each an “**Existing Cardholder**”) shall be entitled to receive SGD50 cashback.

	New Cardholder (Gift A)	Existing Cardholder (Gift B)
Gift	<p><b>Choice of:</b></p> <p><b>Samsonite Prestige 69cm Spinner Exp with built-in scale worth SGD670</b></p> <p><b>or SGD200 cashback</b></p> <ul style="list-style-type: none"> <li>Charge a minimum of SGD500 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</li> </ul> <p><b>Provided that New Cardholder:</b></p> <ul style="list-style-type: none"> <li>Must not hold any existing HSBC Credit Card<sup>#</sup>;</li> <li>Did not cancel any HSBC Credit Card<sup>#</sup> within last 12 months<sup>*</sup>; and</li> <li>Has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant</li> </ul> <p><small><sup>*</sup>in each case prior to the approval date of their new Card application under this Promotion.</small></p> <p><small><sup>#</sup>in each case with the exception of HSBC Visa Infinite Credit Card.</small></p>	<p><b>SGD50 cashback</b></p> <ul style="list-style-type: none"> <li>Charge a minimum of SGD500 in Qualifying Transactions from Card Account Opening Date to the end of the following month</li> </ul> <p><b>Provided that Existing Cardholder:</b></p> <ul style="list-style-type: none"> <li>Existing HSBC Credit Card<sup>#</sup> must be issued more than 12 months earlier<sup>*</sup>;</li> <li>Did not cancel any HSBC Credit Card<sup>#</sup> within last 12 months<sup>*</sup>; and</li> <li>Has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant</li> </ul> <p><small><sup>*</sup>in each case prior to the approval date of their new Card application under this Promotion.</small></p> <p><small><sup>#</sup>in each case with the exception of HSBC Visa Infinite Credit Card.</small></p>

- In addition to the Gift that Eligible Applicants are eligible to receive under Clause 9, Eligible Applicants who submit their Card applications through the online application form hyperlinked from the Employee Banking Solutions (“**EBS**”) electronic direct mailer or apply for a Card via EBS roadshows (such Eligible Applicants, “**EBS Applicants**”) will be eligible to receive SGD20 cashback (the “**EBS Gift**”), provided that he/she has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the EBS Gift is credited to the EBS Applicant. Each EBS Applicant is limited to a maximum of one EBS Gift, regardless of the number of Cards applied for.
- For the Samsonite Prestige 69cm Spinner Exp, an SMS redemption code with the redemption details (including redemption period and location) (“SMS”) will be sent to the Qualified Cardholder’s valid mobile phone number (based on HSBC’s records) by the Notification Date (as set out in Clause 18). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder’s billing address (based on HSBC’s records). Any request for early fulfillment of a Gift, and/or EBS Gift will not be granted nor entertained by HSBC.
- Qualified Cardholders will be notified by the Notification Date (as set out in Clause 18), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

13. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
14. The Samsonite Prestige 69cm Spinner Exp is available in two colours (Wine Red or Latte), subject to availability at the point of redemption.
15. The relevant cashback will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 18), barring any unforeseen technical delays. Any request for early fulfilment of a Gift, and/or EBS Gift will not be granted nor entertained by HSBC.
16. The cashback can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
17. Each Qualified Cardholder is limited to a maximum of one Gift and/or EBS Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

**Qualifying Spend Period and Notification Date**

18. The Qualifying Spend Period and Notification Date(s) as set out below:

<b>Card Account Opening Date</b>	<b>Qualifying Spend Period</b>	<b>Notification Date</b>
17 – 30 June 2022	17 June 2022 – 31 July 2022	By 31 August 2022
1 – 31 July 2022	1 July 2022 – 31 August 2022	By 30 September 2022
1 – 31 August 2022	1 August 2022 – 30 September 2022	By 31 October 2022
1 – 30 September 2022	1 September 2022 – 31 October 2022	By 30 November 2022
1 – 31 October 2022	1 October 2022 – 30 November 2022	By 31 December 2022
1 – 30 November 2022	1 November 2022 – 31 December 2022	By 31 January 2023
1 – 31 December 2022	1 December 2022 – 31 January 2023	By 28 February 2023
1 – 15 January 2023	1 January 2022 – 28 February 2023	By 31 March 2023

19. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift, and/or EBS Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift, and/or EBS Gift is accorded and/or credited to the Qualified Cardholder, HSBC reserves the right to forfeit the Gift, and/or EBS Gift at its sole discretion.



## **7. Terms and Conditions for the HSBC Supplementary Credit Card Sign Up Promotion (1 May to 31 December 2022)**

### **General**

1. This promotion is referred to as the HSBC Supplementary Credit Card Sign Up Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to primary HSBC Credit Card cardholders (“**Cardholder**”). This Promotion is limited to new supplementary credit card applications (the “**Application**”) of HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard credit card (in SGD) credit card or HSBC Visa Infinite credit card (“each, a “**Card**”) by a Cardholder and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To be eligible for the Gift(s) (as defined below):
  - a. applicants must submit the Application between 1 May 2022 and 31 December 2022, both dates inclusive, or such other dates as determined by HSBC at its discretion (the “**Promotion Period**”);
  - b. the Application must be approved and the Card must be issued by HSBC by 15 January 2023; and
  - c. applicants must, at the time of submitting their Application, provide to HSBC their consent to receive marketing and promotional materials from HSBC.

Where all the criteria in 2(a) to 2(c) are met, applicants are referred to as “**Eligible Applicants**”.

3. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
4. The Gifts are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
5. For the purpose of this Promotion:

“**Qualifying Transactions**” shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC’s system and the merchant category codes from Visa / Mastercard):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler’s checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;

- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- Any unposted, cancelled, disputed and refunded transactions;
- And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

**"Card Account Opening Date"** means the date printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

### Mechanics

6. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **"Qualified Cardholder"**) to be entitled to the following gift (**"Gift"**):

<b>Gift</b>	<p><b>SGD30 cashback</b> per supplementary card (capped at 5 supplementary cards per Cardholder)</p> <ul style="list-style-type: none"> <li>▪ Did not cancel any supplementary card(s) within last 12 months prior to the Card Account Opening Date*; and</li> <li>▪ Charge a minimum of 1 Qualifying Transaction to the supplementary card(s) from the Card Account Opening Date to the end of the following month (<b>"Qualifying Spend Period"</b>); and has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant.*in each case prior to the approval date of their new Card application under this Promotion.</li> </ul>
-------------	--

7. For the purposes determining the Qualifying Transactions, the following shall apply:
- a. if a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over, the Qualified Cardholder will not be considered to have incurred the Qualifying Transactions; and
  - b. where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Transactions for this Promotion has been met.
8. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 12), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
9. The cashback will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 12), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.
10. The cashback can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
11. The Qualifying Spend Period and Notification Date(s) as set out below:

<b>Card Account Opening Date</b>	<b>Qualifying Spend Period</b>	<b>Notification Date</b>
1 – 31 May 2022	1 May 2022 – 30 June 2022	By 31 July 2022
1 – 30 June 2022	1 June 2022 – 31 July 2022	By 31 August 2022
1 – 31 July 2022	1 July 2022 – 31 August 2022	By 30 September 2022
1 – 31 August 2022	1 August 2022 – 30 September 2022	By 31 October 2022
1 – 30 September 2022	1 September 2022 – 31 October 2022	By 30 November 2022
1 – 31 October 2022	1 October 2022 – 30 November 2022	By 31 December 2022
1 – 30 November 2022	1 November 2022 – 31 December 2022	By 31 January 2023
1 – 31 December 2022	1 December 2022 – 31 January 2023	By 28 February 2023

1 – 15 January 2023	1 January 2023 – 28 February 2023	By 31 March 2023
---------------------	-----------------------------------	------------------

12. Each Qualified Cardholder is limited to a maximum of SGD150 cashback regardless of the number of supplementary Card(s) applied for and is subject to a maximum of 5 supplementary cards that can be nominated and linked to your card account.
13. In the event that a Qualified Cardholder cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that Cardholder's account for any cashback awarded to him/her in connection with the Promotion (where applicable), as may be determined by HSBC in its discretion.
14. This promotion is not valid in conjunction with other HSBC supplementary credit card sign up gift promotions.
15. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded, HSBC reserves the right to forfeit the Gift at its sole discretion.
16. All information is accurate at the time of publishing or posting online.

**8. HSBC Personal Loan – S\$50 Cashback Promotion for Employee Banking Solutions (EBS)**

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Personal Loan – S\$50 Cashback Promotion for EBS (the "EBS Promotion"), applicants must (a) be part of HSBC EBS partners; and (b) submit their application for a new personal line of credit instalment plan between 1 January 2022 and 31 December 2022, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 January 2023 (such applicants, the "Eligible Applicants").
2. Existing HSBC Personal Instalment Loan customers applying for a redraw are not eligible for this EBS Promotion.
3. A cashback amount of S\$50 (the "cashback") will be credited to the Eligible Applicant's HSBC Personal Line of Credit Account/ Statement Savings Account (if HSBC Personal Instalment Loan is offered instead), within three (3) calendar months from the approval date of the HSBC Personal Loan application, barring any unforeseen technical delays.
4. The award of the cashback is subject to the customer's HSBC Personal Line of Credit Account/ Personal Instalment Loan Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
5. Eligible Applicants who have received the cashback and subsequently cancel their HSBC Personal Line of Credit Instalment Plan/ Personal Instalment Loan or make premature repayments (partial or full) to the Account within 12 months from the date of approval of the HSBC Personal Line of Credit Instalment Plan/ Personal Instalment Loan application are required to refund HSBC the full cashback amount.
6. The terms and conditions of this EBS Promotion should be read in conjunction with HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions, the latest copy of which is available online at <http://www.hsbc.com.sg/loan>
7. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this EBS Promotion at any time without prior notice.
8. All information is accurate at the time of posting online.

**9. HSBC Home Loan Promotion for Employee Banking Solutions (EBS) Terms and Conditions**

- This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to customers under HSBC Employee Banking Solutions (EBS) (i) who apply for a home loan or a home equity loan in respect of residential properties in Singapore, with a minimum loan quantum of S\$200,000 (each, a “Loan”), (ii) whose Loan applications are received by HSBC on or before 30 September 2022, and approved by HSBC 15 October 2022, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 15 October 2022 (“Eligible Customer”).
- Promotion is valid till 30 September 2022, or such other date as may be determined by HSBC at its discretion.
- Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
- Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
- The bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
- These terms and condition 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. HSBC Invest with Us Promotion (“Promotion”)****Promotional Terms and Conditions**

1. This Promotion is valid from 1 July 2022 till 30 September 2022, both dates inclusive (the “**Promotional Period**”) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**”) at its discretion.
2. This Promotion is offered by HSBC to customers who satisfy the following criteria for this Promotion within the Promotional Period, (“**Eligible Customers**”):

<b>Criteria</b>	<b>Reward</b>
Successfully open an Investment Account with HSBC (“ <b>Investment Account</b> ”) and be “Wealth Ready” (as defined in Clause 3 below) with us	S\$30 cash credit

3. For the purpose of this Promotion, eligible Investment Accounts and Wealth Ready (as stated under Clause 2 above) are as follows:
  - (i) “**Investment Account**” refers to the following accounts:
    - (a) Unit Trust Investment Account;
    - (b) Equity Investment Account;
    - (c) Structured Product Investment Account; and
    - (d) Bond Investment Account.
  - (ii) “**Wealth Ready**” refers to a customer completing the applicable formalities set out below so as to be in a position to trade through the relevant Investment Account opened during the Promotional Period:
    - (a) Unit Trust Investment Account: completing the Customer Knowledge Assessment (CKA);
    - (b) Equity Investment Account: completing the Customer Account Review (CAR), Risk Warning Statement (RWS), W8BEN and NYSE Market Data Agreement;
    - (c) Structured Product Investment Account: opting-in as an Accredited Investor and completing the Customer Knowledge Assessment (CKA); and
    - (d) Bond Investment Account: opting-in as an Accredited Investor and completing the Customer Account Review (CAR) and Risk Warning Statement(RWS).
4. Eligible Customers who fulfill the criteria set out under Clause 2 above during the Promotional Period will qualify for a Reward (as defined in Clause 2 above).
5. The maximum Reward will be capped at S\$30 for each Eligible Customer, regardless of the number of Investment Accounts opened during the Promotional Period.
6. The Promotion is limited to the first 1200 Reward redemptions for each month during the Promotional Period, and each Eligible Customer (either in his/her own name or jointly with another person) is only entitled to receive a maximum of one Reward regardless of the number of accounts held with HSBC. The Bank is not obliged to inform any customer if the Rewards have been fully awarded.

7. Barring any unforeseen technical delays, fulfillment of the Reward will be done after HSBC determines in its discretion that the criteria under this Promotion have been met and within two (2) months from the end of the Promotional Period. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
8. This Promotion is valid with other HSBC offers or promotions unless otherwise stated.
9. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. HSBC reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
10. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out below under the section headed "General Terms and Conditions" for details.

### **General Terms and Conditions**

1. HSBC reserves the right to revise any of these Terms and Conditions (including but not limited to varying the Promotional Period), or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and we shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
2. This document shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
3. The Bank shall be entitled to a reasonable period of time to process instructions and the Bank may not complete a transaction on the same day of receipt of the customer's application or instructions. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. The Bank reserves the right to determine at its discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Terms and Conditions.
5. 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.

## 11. HSBC SG Chat On-boarding Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from 1 August 2022 till 30 September 2022, both dates inclusive (the “**Promotional Period**”) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) at its discretion.
2. This Promotion is offered by HSBC only to new and existing Jade and Premier customers including HSBC staff, who have not been successfully on-boarded to HSBC’s SG Chat platform by an HSBC relationship manager during the Promotional Period (“**Eligible Customers**”).
3. Eligible Customers who are successfully on-boarded to SG Chat through either WhatsApp or WeChat will qualify for a S\$30 cash credit (the “**Reward**”). Successful on-boarding is described in Clause 4. The Reward may only be claimed **once** for successful on-boarding to **either** WhatsApp **or** WeChat and regardless of the number of mobile numbers such customer has registered with the Bank – i.e. it is capped at S\$30 for each such customer.
4. On-boarding to SG Chat is considered successful only after an Eligible Customer (a) completes all One-Time Password entries required to set up SG Chat and (b) provides the Bank with their consent to being on-boarded to SG Chat through either WhatsApp or WeChat.
5. The Reward may be claimed only for the first 1,200 Eligible Customers who are successfully on-boarded to SG Chat in each month of the Promotional Period. The Bank is not obliged to inform any Eligible Customer of whether the Rewards for each month of the Promotional Period have been fully awarded.
6. Barring any unforeseen technical delays, fulfillment of the Reward will be done after HSBC determines in its discretion that all criteria under this Promotion have been met and within two (2) months from the end of the Promotional Period. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
7. This Promotion is valid with other HSBC offers or promotions unless otherwise stated in these Promotion terms and conditions.
8. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. HSBC reserve the right to substitute the Reward at our discretion with other item(s) of similar value without prior notice.
9. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out below under the section headed “General Terms and Conditions” for details.

### General Terms and Conditions

1. HSBC reserves the right to revise any of these Terms and Conditions (including but not limited to varying the Promotional Period), or withdraw or alter any part of this Promotion, at any time without prior notice and/or assuming any liability to any party, and we shall not be liable to pay any compensation or enter into any correspondence in connection with the same.



2. This document shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
3. The Bank shall be entitled to a reasonable period of time to process instructions and the Bank may not complete a transaction on the same day of receipt of the customer's application or instructions. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. The Bank reserves the right to determine at its discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Terms and Conditions.
5. 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.