

Employee Banking Solutions Tier Up Rewards

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"), is eligible for below listed Tier Up Rewards.

1. HSBC Premier Welcome Reward Promotion**Under Premier by Total Relationship Balance ("TRB") eligibility criteria**

- Each Qualifying EBS Eligible Customer will receive **additional S\$200 cash credits** if they meet the incremental funding requirement of minimum SGD 1.2mil in Total Relationship Balance (TRB)

OR

- Each Qualifying EBS Eligible Customer will receive **additional S\$100 cash credits** if they meet the incremental funding requirement of minimum SGD300k in Total Relationship Balance (TRB)

Eligible Customers must also satisfy all the requirements under any of the tiers mentioned in the Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers.

2. HSBC Personal Loan Promotion for Employee Banking Solutions

Each Qualifying EBS Eligible Customer will be entitled to receive **additional S\$50 cashback**

Eligible Customers must also satisfy all the requirements under the HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions.

3. HSBC Home Loan Promotion for Employee Banking Solutions

Each Qualifying EBS Eligible Customer will be entitled to receive an exclusive discount.

Eligible Customers must also satisfy all the requirements under the Terms and Conditions governing HSBC Home Loan Promotion for Employee Banking Solutions.

4. General Insurance Promotion

Eligible Customers must also satisfy all the requirements under the Terms & Conditions of MSIG Corporate Employee Scheme for HSBC Corporate Partners ("HSBC Corporate Scheme")

I have read and understood and agree to the terms and conditions governing the public promotion marked above.

Acknowledged By: _____

Date: _____

Signature: _____

Consolidated Terms and conditions

1. **HSBC Welcome Reward Promotion Terms and Conditions**
2. **HSBC Premier Referral Programme Terms and Conditions**
3. **HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions**
4. **HSBC Home Loan Promotion for Employee Banking Solutions Terms and Conditions**
5. **MSIG Corporate Employee Scheme for HSBC Corporate Partners Terms and Conditions**

1. HSBC Welcome Rewards Promotion (“Promotion”) Terms and Conditions

(Commences on 1 April 2025 and ends on 30 April 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 1 April 2025 and ends on 30 April 2025 (the “**Promotional Period**”);
- (iii) is only open to
 - (a) New-to-bank HSBC Personal Banking Customers who must not have an existing HSBC Personal Banking account relationship or HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening; or
 - (b) New HSBC Premier Customers who must not have an existing HSBC Personal Banking account relationship or HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening and / or HSBC Premier sign-up; or
 - (c) New HSBC Premier with Premier Elite service Customers who must not have an existing HSBC Personal Banking account relationship or HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening and /or HSBC Premier with Premier Elite service sign-up.

(collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”); AND

(iv) has 4 sections

- (a) Fresh Funds Reward;
- (b) Wealth Ready Reward (only open to Tier 4 and Tier 5);
- (c) Additional Reward (only applicable to Qualifying Fresh Fund Reward customers);
- (d) Wealth Reward ((only applicable to Qualifying Fresh Fund Reward customers).

2. The **Fresh Funds Reward** is open to all Eligible Customers who meet the following criteria during the Promotional Period. Qualifying Customers can receive only one (1) of the following Tiers of Reward:

Tiers	Fresh Funds Reward Eligible Criteria	Reward	
Tier 1	Enroll in HSBC Personal Banking by depositing a Minimum Incremental Fresh Funds of SGD70,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, completing a Risk Profiling Questionnaire, maintain the funds with HSBC until the end of the Maintenance Period as set out under clause 10; or	SGD150 cash credits	

Tier 2	Enroll in HSBC Personal Banking by depositing a Minimum Incremental Fresh Funds of SGD100,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, completing a Risk Profiling Questionnaire, maintain the funds with HSBC until the end of the Maintenance Period as set out under clause 10; or	SGD250 cash credits	
Tier 3	Enroll in HSBC Premier by depositing a Minimum Incremental Fresh Funds of SGD200,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, completing a Risk Profiling Questionnaire, maintain the funds with HSBC until the end of the Maintenance Period as set out under clause 10; or	SGD350 cash credits	
Tier 4	Enroll in HSBC Premier by depositing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, completing a Risk Profiling Questionnaire, maintain the funds with HSBC until the end of the Maintenance Period as set out under clause 10; or	SGD700 cash credits	Welcome Rate of 3% p.a. on SGD and 4.25% p.a. on USD Deposit Average Daily Balance respectively from the month following the month in which TRB of SGD300,000 is met.
Tier 5	Enroll in HSBC Premier with Premier Elite service by depositing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, completing a Risk Profiling Questionnaire, maintain the funds with HSBC until the end of the Maintenance Period as set out under clause 10; AND are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor ("AI") by the Maintenance Date set out under clause 10. 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	SGD7,000 cash credits	Welcome Rate of 3% p.a. on SGD and 4.25% p.a. on USD Deposit Average Daily Balance respectively from the month following the month in which TRB of SGD300,000 is met.

	<p>https://www.hsbc.com.sg/wealth/investments/accredited-investor/.</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>		
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3. The **Wealth Ready Reward** is only open to Tier 4 and Tier 5 Eligible Customers, who meet the following criteria in the month of account opening. The Wealth Ready Reward will involve the awarding of only one (1) of the following Tiers of Reward, on the basis of the corresponding Wealth Ready Reward Eligible Criteria.

Tiers	Wealth Ready Reward Eligible Criteria	Reward
Tier 4	Enroll in HSBC Premier by depositing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, opening a Unit Trust Investment Account and completing a Customer Knowledge Assessment.	SGD300 worth of HSBC Singapore Dollar Liquidity Fund to be credited into Unit Trust Investment Account by the Wealth Ready Reward Fulfilment Date as set out under clause 10.
Tier 5	Enroll in HSBC Premier with Premier Elite service by depositing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits, investment and/or insurance within the month of account opening, opening a Unit Trust Investment Account and completing a Customer Knowledge Assessment.	SGD600 worth of HSBC Singapore Dollar Liquidity Fund to be credited into Unit Trust Investment Account by the Wealth Ready Reward Fulfilment Date as set out under clause 10.

4. The **Additional Reward** is open to all Fresh Funds Reward Qualifying Customers who meet any of the following criteria by end of the Maintenance Period:

Additional Reward Eligible Criteria	Reward
New Registration for PayNow and link to EGA account by the end of the "Maintenance Period"	SGD50 cash credits
Activate EGA debit card and make 7 purchases using EGA debit card by the end of the "Maintenance Period"	SGD50 cash credits
Global Money Transfer activation (accumulated International FX transactions with minimum SGD10,000 via HSBC Mobile App) by the end of the "Maintenance Period"	SGD50 cash credits
Subscribe to SG Chat by the end of the "Maintenance Period"	SGD50 cash credits

5. The **Wealth Reward** is open to all Fresh Funds Reward Qualifying Customers who meet any of the following criteria by the end of the Maintenance Period:

Wealth Reward Eligible Criteria	Reward
Purchasing investment with the Bank. Receive one reward for every SGD50,000 in "Eligible Wealth Products1" by the end of the "Maintenance Period" . Minimum investment of SGD50,000 (or foreign currency equivalent) and up to SGD1,000,000.	SGD250 cash credits (capped at SGD5,000)
Purchasing investment and/or insurance with the Bank. Receive one reward for every SGD50,000 in "Eligible Wealth Products2" by the end of the "Maintenance Period" . Minimum investment of SGD50,000 (or foreign currency equivalent) and up to SGD1,000,000.	SGD750 cash credits (capped at SGD15,000)

Definitions

"Minimum Incremental Fresh Funds" means funds that are from non-HSBC accounts and are placed or used for investments within the calendar month that the Eligible Customer signs up for HSBC Premier relationship or HSBC Premier Elite relationship. Customers will not qualify for any Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer's HSBC Personal Banking or HSBC Premier or HSBC Premier with Premier Elite service Relationship.

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the Maintenance Period as set out under clause 10.

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria in clause 2 refers to an incremental in the Eligible Customer's TRB during the Promotional Period and the relevant Maintenance Period, as compared against the Total Relationship Balances as at the corresponding reference month ("TRB Baseline Reference Month") as set out in clause 6 to the Minimum Incremental Fresh Fund as stated in clause 2.

"Total Relationship Balances" (also defined as **"TRB"**) 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; and/or
- (ii) investments; and/or

(iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in clause 2 or foreign currency equivalent).

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

Illustration in Calculating TRB for customers who hold both sole and joint accounts:

Customer	Account Type	Account average daily balances for the month	TRB for the month
Mr. A & Mrs. B	Joint account	S\$50,000	S\$50,000
Mr. A	Sole account	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000
Mrs. B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000

“Deposits Average Daily Balance” or “Deposits ADB” means the average daily balance for the calendar month, taking into account the deposits in a customer’s Eligible Account for that calendar month. Deposits ADB is the sum of the daily balances of an Eligible Account for a calendar month, divided by the total number of days in that calendar month where the Welcome Rate will be applied on the incremental Deposits ADB.

For the avoidance of doubt, Deposits ADB is calculated as follows:

[Sum of daily balances] / [Number of days in the calendar month]

“Eligible Wealth Products¹” refer to the following products offered by us and the value of such products will be computed as follows:

- (c) Unit Trust, and Equity purchased digitally: Actual Placement amount (in SGD).
- (c) Foreign Exchange (FX): Actual Placement amount (in SGD). Eligible FX transactions include: Exchange Now / Everyday Global Account Transfers, FX Order Watch, Worldwide Transfers, Global Transfers, Global Money Transfers, Union Pay, Branch transactions.
- (c) Dual Currency Plus: Actual Placement amount (in SGD).

Eligible Wealth Products² refer to the following products offered by us and the value of such products will be computed as follows:

- (a) Unit Trust, Bond, and Structured Product with minimum Sales Charge at 1.5% for the relevant placement: Actual Placement amount (in SGD).
- (b) Regular Premium insurance policy: 3 times the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).
- (c) Single Premium insurance policy: Actual single premium amount paid (in SGD).

All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at our 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. Investments or insurance placed through CPF investment schemes;
 - iv. Any investment product that does not levy an initial sales charge or front end load.
6. The maximum amount of the Reward will be capped at one for each Eligible Customer (Sole/ Joint account holder).
7. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as a single Eligible Customer (i.e., for an investment account which is held in joint names, the joint accountholders shall collectively be considered as one Eligible Customer for the purpose of qualifying for this Promotion). For Eligible Customers who have 2 or more customer relationships (whether in sole name or joint names), only one customer relationship will be eligible for this Promotion.
8. Eligible Customers must have an existing Singapore Dollar (SGD) Savings or Current sole account with us (in the case of Eligible Customers who are sole accountholders), or joint account with us (in the case of Eligible Customers who are joint accountholders) to receive the Reward.
9. Eligible Customers must also ensure that they meet the following requirements:
- i. Opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorized service providers and relevant third parties via phone, SMS, email and mail by the end of Maintenance Period;
 - ii. Successfully download and log in to HSBC Singapore app by the end of Maintenance Period;
 - iii. At the time of the reward fulfilment, the qualifying Customer must be a HSBC Personal Banking or HSBC Premier or HSBC Premier with Premier Elite service customer in order to receive the Reward; AND
 - iv. The Relevant Account of the 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 Reward.
10. Barring any unforeseen technical delays, the Reward will be credited into the relevant Eligible Customer's account with us no later than the Key Dates listed below, after we reasonably determine that all criteria under this Promotion have been met (the "**Reward Fulfilment Date**"). Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.

Key Dates

Onboarding Month	Date by which funding must be done	Date by which Wealth Ready criteria must be met	Maintenance Period	Wealth Ready Reward Fulfilment by	Total Rewards Fulfilment by
April 2025	30 April 2025	30 April 2025	1 May 2025 to 31 July 2025	31 July 2025	30 September 2025

11. None of the Rewards are exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Rewards are also not transferable or replaceable.
12. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:
 - HSBC Everyday+ Rewards Programme
 - Investments and Time Deposit Promotion
 - Insurance Time Deposit Promotion
 - HSBC Premier Referral Programme
 - HSBC Credit Card Promotion

In other words, the same customer cannot receive both the rewards under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

13. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. The HSBC Account User Agreement, HSBC Premier Terms and Conditions, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit accounts, online banking and mobile banking transactions, investment accounts and the relevant product 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.
2. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.

3. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
4. We may levy an administration charge equivalent to the value of the relevant Welcome Rewards issued if the HSBC Personal Banking relationship or HSBC Premier relationship or HSBC Premier Elite relationship begun under this Promotion is terminated within 6 months from the date of commencement.
5. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we 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 us or by such other means as determined by us. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. 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, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
6. Our records in respect of the Promotion shall be conclusive and binding on you.
7. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - i. reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - ii. give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - iii. align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - iv. otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the promotional rate;
- (d) the type of Reward;
- (e) the redemption period or criteria for a Reward; AND
- (f) the limit to the number of Rewards available for redemption under the Promotion.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such

changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

8. These Promotion Terms and Conditions are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any transaction or adopt any hedging or trading strategy, 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 information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any financial product in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. The specific financial objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as financial advice. You should carefully consider whether the financial product is suitable and read the relevant product information before purchasing such product. Any transaction that you decide to make will be one of your own choice.

9. Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

10. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.

11. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

I have read, understood, and agree to the terms and conditions governing the HSBC Welcome Rewards Promotion above.

Acknowledged By: _____

Date: _____

Signature: _____

2. HSBC Premier Referral Programme (“Promotion”) Terms and Conditions

(Commences on 1 April 2025 and ends on 30 April 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 1 April 2025 and ends on 30 April 2025 (the “**Promotional Period**”);
- (iii) is applicable to our existing HSBC customers with valid HSBC banking account relationship (“**Referrer**”) who successfully refer a new to bank customer (“**Referee**”) via written email or recorded line to start an HSBC Premier or HSBC Premier with Premier Elite service relationship in Singapore, and who meet all the following criteria during the Promotional Period:
 - (a) The Referee must be at least 18 years of age;
 - (b) The Referee must not be an existing HSBC customer who have terminated their HSBC Personal Banking relationship or HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of sign-up;
 - (c) The Referee must not have any existing banking account relationship as an HSBC Personal Banking customer or HSBC Premier customer or HSBC Premier with Premier Elite service customer; AND
 - (d) The Referee starts a HSBC Premier or HSBC Premier with Premier Elite service relationship in Singapore which fulfils the Promotion Eligible Criteria set out below;

Tiers	Promotion Eligible Criteria
Tier 1	Enroll in HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits, investment and/or insurance, and must be maintained with HSBC until the end of the Maintenance Period as set out under clause 9, or
Tier 2	Enroll in HSBC Premier with Premier Elite service by placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits, investment and/or insurance, must be maintained with HSBC until the end of Maintenance Period as set out under clause 9 AND are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor (“AI”) by the Maintenance Date set out under clause 9. 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/ .

	<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>
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Definitions

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

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the Maintenance Period as set out under clause 9.

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria in clause 1(iii)(d) refers to an incremental in the Eligible Customer's TRB during the Promotional Period and the relevant Maintenance Period, as compared against the TRB as at the corresponding reference month (“TRB Baseline Reference Month”) as set out in clause 9 to the Minimum Incremental Fresh Fund as stated in clause 1(iii)(d).

“Total Relationship Balances” (also defined as **“TRB”**) 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; and/or
- (ii) investments; and/or
- (iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in 1(iii)(d) or foreign currency equivalent).

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

Illustration in Calculating TRB for customers who hold both sole and joint accounts:

Customer	Account Type	Account average daily balances for the month	TRB for the month
Mr. A & Mrs. B	Joint account	S\$50,000	S\$50,000
Mr. A	Sole account	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000

Mrs. B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000
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2. Eligible Referrers will receive the following Tiers of Reward:

Tiers		Reward
Tier 1	Premier 1 successful referral in the same calendar month, up to the limit specified in clause 3	SGD800 cash credits
Tier 2	Premier with Premier Elite service 1 successful referral in the same calendar month, up to the limit specified in clause 3	SGD2,000 cash credits

3. There is a limit of five (5) new customers that can be referred by an eligible Referrer under this Promotion in the same calendar month. The date of referral must not be later than the Referee's account opening date.
4. If two (2) or more Referrers refer the same Referee under this Promotion, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
5. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as a single Eligible Referee (i.e., multiple Referees who sign up for HSBC Premier or HSBC Premier with Premier Elite service in a joint relationship shall collectively be considered as one successful referral for the purpose of qualifying for this Promotion). For Eligible Referee who have 2 or more customer relationships (whether in sole name or joint names), only one customer relationship will be eligible for this Promotion.
6. Eligible Referrer must have an existing Singapore Dollar (SGD) Savings or Current sole account with us (in the case of Eligible Referrers who are sole accountholders), or joint account with us (in the case of Eligible Referrers who are joint accountholders) to receive the Reward.
7. Eligible Referrers must also ensure that they meet the following requirements:
- he/she must not be an employee/agent of the Bank or its affiliated companies, whose job duties include the procurement and referral of new-to-bank customers to the Bank;
 - he/she cannot refer themselves for this Promotion or be part of the referred relationship;
 - he/she specifically declares in writing or recorded 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; AND
 - his/her account with us must be maintained in good standing and conducted in a proper and

satisfactory manner as determined by HSBC in its discretion over the Promotion Period and at the Referrer's Reward Fulfilment Date as set out under clause 9 in order for the eligible Referrer to be eligible for the Reward.

8. HSBC reserves the right to deduct the equivalent of the Reward value for each successful referral from the Referrer's account in the event that Referee terminates his/her HSBC Premier or HSBC Premier with Premier Elite service relationship within six (6) months from the month of sign-up.
9. The Reward will, subject to our reasonable efforts, be credited into the relevant Eligible Referrer's account with us no later than the Key Dates listed below, after we reasonably determine that all criteria under this Promotion have been met (the "**Reward Fulfilment Date**"). Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.

Key Dates

Referee's Onboarded Month	Date by which sign up and funding must be done by the Referee	Referee's Funds Maintenance Period	Referrer's Reward Fulfilment by
April 2025	30 April 2025	1 May 2025 to 31 July 2025	30 September 2025

10. 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. We may substitute the Reward with other item(s) of similar value.
11. 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 Promotion.
12. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:
 - Welcome Rewards Promotion
 - Personal to Premier/Premier Elite, Premier to Premier Elite Upgrade Rewards Promotion
 - Premier Upfunding Rewards Promotion
 - HSBC Credit Card Promotion

In other words, the same customer cannot receive both the rewards under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

13. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. Only personal accounts are eligible for this Promotion.
2. The HSBC Account User Agreement, HSBC Premier Terms and Conditions, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit accounts, online banking and mobile banking transactions, investment accounts and the relevant product 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.
3. We shall be entitled to a reasonable period of time to process instructions, and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
5. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we 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 us or by such other means as determined by us. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. 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, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
6. Our records in respect of the Promotion shall be conclusive and binding on you.
7. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;

- (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or

- (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the type of Reward;
- (d) the redemption period or criteria for a Reward; AND
- (e) the limit to the number of Rewards available for redemption under the Promotion.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

- 8. These Promotion Terms and Conditions are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any transaction or adopt any hedging or trading strategy, 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 information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any financial product in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. The specific financial objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as financial advice. You should carefully consider whether the financial product is suitable and read the relevant product information before purchasing such product. Any transaction that you decide to make will be one of your own choice.

- 9. Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

- 10. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
- 11. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.



EBSQ22025

I have read, understood, and agree to the terms and conditions governing the HSBC Premier Referral Programme above.

Acknowledged By: _____

Date: _____

Signature: _____

3. HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions

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 on or before 30 June 2025 (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 July 2025 (such applicants, the "Eligible Applicants").
2. A cashback amount of S\$50 (the "cashback") will be credited to the Eligible Applicant's HSBC Personal Line of Credit Account, within three (3) calendar months from the approval date of the HSBC Personal Loan application, barring any unforeseen technical delays.
3. The award of the cashback is subject to the customer's HSBC Personal Line of Credit 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.
4. Eligible Applicants who have received the cashback and subsequently cancel their HSBC Personal Line of Credit Instalment Plan 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 application are required to refund HSBC the full cashback amount.
5. 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 and Personal Line of Credit General and Promotion Terms and Conditions, the latest copy of which is available online at <http://www.hsbc.com.sg/loan>
6. 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.
7. All information is accurate at the time of posting online.

4. 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 June 2025, and approved by HSBC by 15 July 2025, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 15 July 2025 (“Eligible Customer”).
- Promotion is valid till 15 July 2025, 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.

5. MSIG Corporate Employee Scheme for HSBC Corporate Partners (“HSBC Corporate Scheme”) Terms and Conditions

The terms and conditions governing the General Insurance Promotion can be found at HSBC Corporate Partners (“HSBC Corporate Scheme”) Terms and Conditions .



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