

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**

HSBC Welcome Rewards Promotion (July 2025) (“Promotion”) Terms and Conditions
(Commences on 1 July 2025 and ends on 31 July 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (a) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (b) commences on 1 July 2025 and ends on 31 July 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (c) is applicable to customers who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (i) fall within any one of the following categories:
 - (A) new HSBC Personal Banking customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 July 2025;
 - (C) new HSBC Premier customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 July 2025; OR
 - (C) new HSBC Premier (with Premier Elite service) customers with no existing HSBC Personal Banking account, HSBC Premier account or HSBC Premier (with Premier Elite service) relationship with us during the 12-month period immediately prior to 1 July 2025;
 - (ii) satisfy the relevant criteria as set out in Clauses 2, 3, 4 and 5 of this Section A below respectively, to be eligible to receive the relevant Welcome Reward (i.e., the Fresh Funds Reward, the Wealth Ready Reward, the Additional Reward and the Wealth Reward respectively);
 - (iii) 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 the relevant Maintenance Period (as set out in Clause 8 of this Section A below);
 - (iv) successfully download and log in to HSBC Singapore app by the end of the relevant Maintenance Period;
 - (v) as at the relevant date of fulfilment of the Fresh Funds Reward, the Wealth Ready Reward, the Additional Reward and the Wealth Reward (as the case may be)(as set out in Clause 8 of this Section A below), be a HSBC Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) customer in order to receive such Fresh Funds Reward, the Wealth Ready Reward, Additional Reward and the Wealth Reward (as the

case may be);

- (vi) as at the relevant date of fulfilment of the Fresh Funds Reward, the Additional Reward and the Wealth Reward (as the case may be), hold 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 accountholder);
- (vii) (where applicable) as at the relevant date of fulfilment of the Wealth Ready Reward, hold an existing unit trust investment account with us; and
- (viii) ensure that his/her SGD Savings, Current account and/or unit trust investment account (as the case may be) is maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire duration of the Promotional Period and the period up to and including the relevant date of fulfilment of the Fresh Funds Reward, the Wealth Ready Reward, the Additional Reward and the Wealth Reward (as the case may be).

2. Fresh Funds Reward

Each Eligible Customer shall be eligible to receive only **one (1)** Fresh Funds Reward (which shall correspond to the relevant eligibility criterion below which he/she fulfils) as set out in the table below:

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward
Enroll in HSBC Personal Banking by depositing Minimum Incremental Fresh Funds (as defined below) of SGD70,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period.	SGD150 cash credit
Enroll in HSBC Personal Banking by depositing Minimum Incremental Fresh Funds (as defined below) of SGD100,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period.	SGD250 cash credit
Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD200,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the	SGD350 cash credit

<p>month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period.</p>	
<p>Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds (as defined below) of SGD300,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period.</p>	<p>(i) SGD700 cash credit</p> <p>AND</p> <p>(ii) Welcome Rate of 2.60% p.a. on SGD and 4.10% p.a. on USD Deposit Average Daily Balance respectively for the entire duration of the relevant Maintenance Period</p>
<p>(i) Enroll in HSBC Premier (with Premier Elite service) by depositing Minimum Incremental Fresh Funds (as defined below) of SGD1,200,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening and complete a Risk Profiling Questionnaire by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). The Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period.</p> <p>AND</p> <p>(ii) is an existing Accredited Investor or qualify as, and opt in to be, an Accredited Investor ("AI") by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below). 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> <p>General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and</p>	<p>(i) SGD7,000 cash credit</p> <p>AND</p> <p>(ii) Welcome Rate of 2.60% p.a. on SGD and 4.10% p.a. on USD Deposit Average Daily Balance respectively for the entire duration of the relevant Maintenance Period</p>

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.

For the purposes of this Promotion:

- **“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 Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) relationship. Eligible Customers will not qualify for any Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the relevant Eligible Customer’s HSBC Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) relationship.

For the avoidance of doubt, the relevant Minimum Incremental Fresh Funds criterion set out in Clause 2 and Clause 3 of this Section A (as the case may be) refers to an increment in the Eligible Customer’s Total Relationship Balance (TRB) during the Promotional Period and the relevant Maintenance Period, as compared against the Total Relationship Balance (TRB) as at the corresponding reference month (**“Total Relationship Balance Baseline Reference Month”**) as set out in Clause 8 of this Section A below which corresponds to the Minimum Incremental Fresh Funds criterion as stated in Clause 2 or Clause 3 of this Section A (as the case may be).

- **“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; and/or
 - ii. investments; and/or
 - iii. insurance (with cash/surrender value equivalent to the relevant Minimum Incremental Fresh Funds criterion in Clause 2 or Clause 3 of this Section A (as the case may be) (or foreign currency equivalent)).

The calculation of 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.

The example shown below is for illustration purposes only:

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	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 an Eligible Customer’s account for that calendar month. Deposits ADB is the sum of the daily balances of the relevant Eligible Customer’s 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]

3. Wealth Ready Reward

Each Eligible Customer shall be eligible to receive only **one (1)** Wealth Ready Reward (which shall correspond to the relevant eligibility criterion below which he/she fulfils) as set out in the table below:

Wealth Ready Reward Eligibility Criterion	Wealth Ready Reward
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, open a Unit Trust Investment Account and complete a Customer Knowledge Assessment by the relevant date stated for Wealth Ready Eligibility criterion to be met (as set out in Clause 8 of this Section A below)	SGD300 worth of shares of HSBC Singapore Dollar Liquidity Fund to be credited into the relevant Eligible Customer’s Unit Trust Investment Account by the relevant Wealth Ready Reward Fulfilment Date (as set out in Clause 8 of this Section A below).
Enroll in HSBC Premier (with Premier Elite service) by depositing Minimum Incremental Fresh Funds of SGD1,200,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of account opening, open a Unit Trust Investment Account and complete a Customer Knowledge Assessment by the relevant date stated for Wealth Ready Eligibility criterion to be met (as set out in Clause 8 of this Section A below)	SGD600 worth of shares of HSBC Singapore Dollar Liquidity Fund to be credited into the relevant Eligible Customer’s Unit Trust Investment Account by the Wealth Ready Reward Fulfilment Date (as set out in Clause 8 of this Section A below).

4. Additional Reward

Each Eligible Customer who (i) has qualified for the Fresh Funds Reward and (ii) fulfils the relevant eligibility criterion below corresponding to the relevant Additional Reward below (as set out in the table below), shall be eligible to receive up to a maximum of one (1) of Additional Reward A, one (1) of Additional Reward B, one (1) of Additional Reward C and one (1) of Additional Reward D:

Additional Reward Eligibility Criterion	Additional Reward
New Registration for PayNow and link to HSBC Everyday Global Account (EGA) by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below)	SGD50 cash credit ("Additional Reward A")
Activate EGA debit card and make 7 purchases using EGA debit card by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below)	SGD50 cash credit ("Additional Reward B")
Global Money Transfer activation (accumulated International FX transactions with minimum SGD10,000 via HSBC SG Mobile App) by the end of the "relevant Maintenance Period (as set out in Clause 8 of this Section A below)	SGD50 cash credit ("Additional Reward C")
Subscribe to SG Chat by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below)	SGD50 cash credit ("Additional Reward D")

5. Wealth Reward

Each Eligible Customer who (i) has qualified for the Fresh Funds Reward and (ii) fulfils the relevant eligibility criterion below corresponding to the relevant Wealth Reward below (as set out in the table below), shall be eligible to receive up to a maximum of one (1) of Wealth Reward A and one (1) Wealth Reward B:

Wealth Reward Eligibility Criterion	Wealth Reward
Purchase a minimum of SGD50,000 (or foreign currency equivalent) and up to SGD1,000,000 (or foreign currency equivalent) of Eligible Wealth Products ¹ by the end of the relevant Maintenance Period (as set out in Clause 8 of this Section A below).	SGD100 cash credits (capped at SGD2,000) Receive SGD100 cash credit for every SGD50,000 (or foreign currency equivalent) of Eligible Wealth Products ¹ purchased ("Wealth Reward A")
Purchase a minimum of SGD50,000 (or foreign currency equivalent) and up to SGD1,000,000 (or foreign currency equivalent) of Eligible Wealth Products ² by the end of the relevant Maintenance Period (as set out in Clause 8 of Section A below)	SGD300 cash credits (capped at SGD6,000) Receive SGD300 cash credit for every SGD50,000 (or foreign currency equivalent) of Eligible Wealth Products ² purchased ("Wealth Reward B")

For purposes of this Promotion:

- **“Eligible Wealth Products1”** refer to the following products offered by us and the value of such products will be computed as follows:
 - a) Unit Trust and Equity purchased digitally: Actual Placement amount (in SGD).
 - b) 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 (“**RP**”) 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 (i.e. either Eligible Wealth Products1 or Eligible Wealth Products2) 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.

Eligible Wealth Products shall exclude 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; and
 - iv. Any investment product that does not levy an initial sales charge or front end load.
6. Each Eligible Customer is only entitled to receive the relevant maximum number of Fresh Funds Reward, Wealth Ready Reward, Additional Reward and Wealth Reward (as specifically set out in Clauses 2, 3, 4 and 5 of this Section A above respectively).
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 a current account, savings account or an investment account (as the case may be) 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. Barring any unforeseen delays:
- a) the Fresh Funds Reward, Additional Reward and the Wealth Reward (as the case may be)

will be credited into the relevant Eligible Customer's current account or savings account with us no later than the relevant Fresh Funds Rewards/ Additional Rewards/ Wealth Rewards Fulfilment Date listed below; and

- b) the Wealth Ready Reward will be credited into the relevant Eligible Customer's unit trust Investment Account with us at the prevailing price (net asset value) of HSBC Singapore Dollar Liquidity Fund no later than the relevant Wealth Ready Rewards Fulfilment Date listed below (i.e., the number of shares received by each Eligible Customer will be computed based on the prevailing price of such shares (which may change from time to time) and therefore may differ for each Eligible Customer. The Wealth Ready Reward received by each Eligible Customer will be rounded off to the nearest Singapore dollar in terms of value and up to 4 decimal points in terms of number of shares),

after we reasonably determine that all the relevant criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Fresh Funds Reward, Wealth Ready Reward, Additional Reward and Wealth 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 Eligibility criterion must be met	Maintenance Period	Wealth Ready Rewards Fulfilment Date	Fresh Funds Rewards/ Additional Rewards/ Wealth Rewards Fulfilment Date
July 2025	31 July 2025	31 July 2025	1 August 2025 to 30 October 2025 (both dates inclusive)	31 October 2025	31 January 2026

9. None of the Fresh Funds Rewards, Wealth Ready Rewards, Additional Rewards and Wealth Rewards are exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. These are also not transferable or replaceable.
10. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below which are concurrently held during the Promotion Period, 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 (i) the Fresh Funds Reward, Wealth

Ready Reward, Additional Reward and/or Wealth Reward under this Promotion, and (ii) 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.

11. The HSBC Singapore Dollar Liquidity Fund is a sub-fund of HSBC Funds VCC, an umbrella variable capital company incorporated in Singapore (the “**Company**”). The Manager and Sub-Manager of the Fund are HSBC Global Asset Management (Singapore) Limited and HSBC Global Asset Management (Hong Kong) Limited respectively. One of the Company’s Directors holds a managerial position in other HSBC Group entities which are appointed as the Company’s Fund Distributors. As disclosed in the prospectus of the Company, the person may be put in a position where the duties to act in the best interests of the Company or HSBC Group entities may conflict. In dealing with any potential conflicts of interest, the person is obliged to act in the best interest of the Company and each sub-fund constituted under the Company as a whole, pursuant to the duties imposed by the Variable Capital Companies Act 2018 as well as any other duties mandated by common law. The person will ensure that the performance of the respective duties will not be impaired by any such involvement and that any activities will be conducted on an arm’s length basis. If a conflict of interest does arise, the Company’s Directors will endeavour to ensure that it is resolved fairly and in the interest of the registered holders of the shares in the Company.
12. 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:
 - a) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - b) 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;
 - c) 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
 - d) otherwise protect our legitimate interests.

The updates include amendments to:

- i. the Promotional Period;
- ii. the eligibility criteria for the Promotion;
- iii. the type of Fresh Funds Reward, Wealth Ready Reward, Additional Reward and/or Wealth Reward;
- iv. the redemption period or criteria for a Fresh Funds Reward, Wealth Ready Reward, Additional Reward and/or Wealth Reward; and/or
- v. the limit to the number of Fresh Funds Rewards, Wealth Ready Rewards, Additional Rewards and/or Wealth 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 Promotional Terms and Conditions and the mention of any investment product or class of investment products ("**product**") are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any buy/sell transaction or adopt any hedging or trading strategy relating to, or a forecast on future performance of, any product, 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 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 securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as investment advice. Before you make any investment decisions, you may wish to consult a financial adviser. In the event you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable. Any transaction that you decide to make will be one of your own choice and at your own risk. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus, offering document or product information before investing.
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. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Limited. (Reg. No.199903512M) and distributed by us. It is not an obligation of, a deposit in, or guaranteed by, us.
11. The insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("**SDIC**"). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Limited. or visit the Life Insurance Association ("**LIA**") or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
12. In broad terms "**ESG and sustainable investing**" products include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors to varying degrees. Certain instruments we classify as ESG or sustainable investing products may be in the process of changing to deliver sustainability outcomes. There is no guarantee that ESG and Sustainable investing products will produce returns similar to those which don't have any ESG or sustainable characteristics. ESG and Sustainable investing products may diverge

from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for, ESG and Sustainable investing or the impact of ESG and Sustainable investing products. ESG and Sustainable investing and related impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors.

HSBC may rely on measurement criteria devised and reported by third party providers or issuers. HSBC does not always conduct its own specific due diligence in relation to measurement criteria. There is no guarantee: (a) that the nature of the ESG / sustainability effect of, or measurement criteria for, an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability effect will be achieved. ESG and Sustainable investing is an evolving area and new regulations and coverage are being developed which will affect how investments can be categorised or labelled in the future.

13. 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.
14. 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 (July 2025) above.

Acknowledged By: _____

Date: _____

Signature: _____

2. HSBC Premier Referral Programme (July 2025) (“Promotion”) Terms and Conditions

(Commences on 1 July 2025 and ends on 31 July 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 July 2025 and ends on 31 July 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”);
- iii. is applicable to our existing HSBC customers who meet all the following criteria (collectively referred to as “**Eligible Referrers**” and each, an “**Eligible Referrer**”):
 - (a) successfully refer a new-to-HSBC customer (via written email or recorded line to HSBC during the Promotion Period) and such new-to-HSBC customer fulfils all the following criteria (a “**Referred Customer**” and collectively, the “**Referred Customers**”):
 - i. the Referred Customer must be at least 18 years of age;
 - ii. the Referred Customer must not be an existing HSBC customer who has terminated his/her HSBC Personal Banking relationship or HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship during the 12-month period immediately prior to 1 July 2025;
 - iii. the Referred Customer must not have any existing HSBC Personal Banking account, or HSBC Premier account or HSBC Premier (with Premier Elite service) account with us;
 - iv. the Referred Customer starts a HSBC Premier or HSBC Premier (with Premier Elite service) relationship with us in Singapore during the Promotional Period;
 - v. the Referred Customer fulfils the relevant Reward Eligibility Criterion set out in Clause 2 of this Section A below; and
 - vi. the Referred Customer must not terminate his/her HSBC Premier or HSBC Premier (with Premier Elite service relationship) (as applicable) within six (6) months from the month of sign-up;
 - (b) the Eligible Referrer must not be an employee or agent of HSBC or any member of HSBC Group, whose job duties include the procurement and referral of new-to-HSBC customers to us;
 - (c) the Eligible Referrer must not refer himself/herself as a Referred Customer and cannot be part of the referred relationship;
 - (d) the Eligible Referrer must declare in writing or recorded consent has been obtained from

the relevant Referred Customer to disclose his/her contact details to HSBC, and HSBC may contact such relevant Referred Customer to offer banking services and products;

- (e) as at the relevant date of fulfilment of the Reward (as defined below), the Eligible Referrer must hold 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); and
 - (f) the Eligible Referrer must ensure that his/her account with us is maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire duration of the Promotional Period and the period up to and including the relevant date of fulfilment of the Reward.
2. Each Eligible Referrer shall be eligible to receive up to a maximum of five **(5)** Rewards (which shall correspond to the relevant eligibility criterion below being fulfilled by the relevant Referred Customer whom he/she refers to HSBC) as set out in the table below:

Reward Eligibility Criterion to be fulfilled by relevant Referred Customer	Reward to be received by Eligible Referrer
The relevant Referred Customer must enroll in HSBC Premier by placing a Minimum Fresh Funds (as defined below) of SGD300,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of referral, and maintain the Minimum Fresh Funds with HSBC until the end of the Maintenance Period (as set out in Clause 7 of this Section A below).	SGD800 cash credit for each one (1) successful referral in the same calendar month, subject to the limit stated in Clause 3 of this Section A below.
<p>The relevant Referred Customer must:</p> <p>(ii) enroll in HSBC Premier (with Premier Elite service) by placing a Minimum Fresh Funds of SGD1,200,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month of referral. The Minimum Fresh Funds must be maintained with HSBC until the end of Maintenance Period (as set out under Clause 7 of this Section A below); AND</p> <p>(ii) be an existing Accredited Investor or qualify as, and opt in to be, an Accredited Investor (“AI”) by end of the Maintenance Period. He/she must provide evidence satisfactory to HSBC to show that he/she qualifies as an Accredited Investor under the Securities and Futures Act and he/she 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/.</p>	SGD2,000 cash credit for each one (1) successful referral in the same calendar month, subject to the limit stated in Clause 3 of this Section A below.

<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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For the purposes of this Promotion:

- **“Minimum Fresh Funds”** means funds that are from non-HSBC accounts and are placed or used for investments within the calendar month that the relevant Referred Customer signs up for HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship.
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 relevant Referred Customer’s account opening date.
 4. If two (2) or more Eligible Referrers refer the same Referred Customer under this Promotion, only the duly completed referral form submitted by the relevant Eligible Referrer which is 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 Referred Customer (i.e., multiple Referred Customers 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 Referred Customer who have 2 or more customer relationships (whether in sole name or joint names), only one customer relationship will be considered for purposes of determining the relevant Eligible Referrer’s (who referred such Referred Customer to HSBC) eligibility for this Promotion.
 6. HSBC may deduct the amount equivalent to the value of the relevant Reward for each successful referral from the relevant Eligible Referrer’s account in the event that the relevant Referred Customer whom such Eligible Referrer has referred to HSBC terminates his/her HSBC Premier or HSBC Premier (with Premier Elite service relationship) within six (6) months from the month of sign-up.
 7. Barring any unforeseen delays, the Reward will, subject to our reasonable efforts, be credited into the relevant Eligible Referrer’s account with us no later than the relevant Reward Fulfilment Date listed below, after we reasonably determine that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.

Key Dates

Referred Customer's Onboarding Month	Date by which Reward Eligibility Criterion must be met by the Referred Customer	Maintenance Period	Reward Fulfilment Date
July 2025	31 July 2025	1 August 2025 to 31 October 2025	31 January 2026

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. We may substitute the Reward with other item(s) of similar value.
9. 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 any person (whether an Eligible Referrer and/or a Referred Customer) to participate in the Promotion.
10. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for the promotions stated below which are concurrently held during the Promotion Period, 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 (i) the rewards under this Promotion, and (ii) 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.

11. 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 to be fulfilled by the relevant Eligible Referrer and/or a Referred Customer for the Promotion;

- c. the type of Reward;
- d. the redemption period or criteria for a Reward; and/or
- 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 Promotional Terms and Conditions and the mention of any investment product or class of investment products ("**product**") are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any buy/sell transaction or adopt any hedging or trading strategy relating to, or a forecast on future performance of, any product, 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 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 securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as investment advice. Before you make any investment decisions, you may wish to consult a financial adviser. In the event you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable. Any transaction that you decide to make will be one of your own choice and at your own risk. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus, offering document or product information before investing.
9. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Limited. (Reg. No.199903512M) and distributed by us. It is not an obligation of, a deposit in, or guaranteed by, us.
10. The insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("**SDIC**"). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Limited. or visit the Life Insurance Association ("**LIA**") or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
11. In broad terms "**ESG and sustainable investing**" products include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors to varying degrees. Certain instruments we classify as ESG or sustainable investing

products may be in the process of changing to deliver sustainability outcomes. There is no guarantee that ESG and Sustainable investing products will produce returns similar to those which don't have any ESG or sustainable characteristics. ESG and Sustainable investing products may diverge from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for, ESG and Sustainable investing or the impact of ESG and Sustainable investing products. ESG and Sustainable investing and related impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors.

HSBC may rely on measurement criteria devised and reported by third party providers or issuers. HSBC does not always conduct its own specific due diligence in relation to measurement criteria. There is no guarantee: (a) that the nature of the ESG / sustainability effect of, or measurement criteria for, an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability effect will be achieved. ESG and Sustainable investing is an evolving area and new regulations and coverage are being developed which will affect how investments can be categorised or labelled in the future.

12. 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.

13. 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.

14. 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 Premier Referral Programme (July 2025) 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 September 2025 (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 October 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 September 2025, and approved by HSBC by 15 October 2025, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 15 October 2025 (“Eligible Customer”).
- Promotion is valid till 15 October 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.



HSBC-Corporate-Scheme-T-Cs-July2023