



Terms and Conditions Governing HSBC Premier Referral Programme

Programme Period

1. The HSBC Premier Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") and is open to existing HSBC customers ("the referrer") who successfully refer a new customer ("referee") to start an HSBC Premier or Premier with Premier Elite service relationship in Singapore between 1 March 2024 to 31 March 2024 ("Programme Period"), both dates inclusive.

Eligibility

2. For the referrer to qualify for HSBC Premier Referral Programme and the "Reward" (as defined in clause 11 below), the referee must satisfy the following criteria:
 - (a) be at least 18 years of age;
 - (b) starts a HSBC Premier or Premier with Premier Elite service relationship in Singapore with minimum incremental fresh funds per below.

Tier 1	Enroll in HSBC Premier and Placing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits (excluding time deposit placements), investments or insurance.
Tier 2	<p>Enroll in HSBC Premier with Premier Elite service and Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placements), investments or insurance</p> <p>AND</p> <p>are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor by the Maintenance Date set out under clause 12. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accredited-investor/. Als 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 Als 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 Als, and intermediaries are exempted from a number of business conduct requirements when dealing with Als. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.</p>

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

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

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria 2(b) must be

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

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

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

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

3. This Programme will not be applicable to referrers who refer any referee that joins HSBC Premier or Premier with Premier Elite service in Singapore under Clause 2(b) and:
 - (a) transfer-in of Unit Trusts during the Programme Period;
 - (b) has an existing banking relationship with an HSBC Premier or Premier with Premier Elite service customer at the commencement date of this Programme; and/or
 - (c) has closed and re-opened any sole or joint HSBC Premier or Premier with Premier Elite service relationship during the past twelve (12) months
4. Multiple referees who sign up for HSBC Premier or Premier with Premier Elite service in a joint relationship will be considered one (1) successful referral.
5. The date of referral must not be later than the date of account opening.
6. There is a limit of five (5) new customers that can be referred by an eligible referrer under this Programme.
7. Referrers cannot refer themselves for this Programme or be part of the referred relationship.
8. Joint account holders to an HSBC Account will be considered one eligible referrer.
9. If two (2) or more referrers refer the same referee under this Programme, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
10. The referrer specifically declares that consent has been obtained from the referee to disclose his/her contact details to HSBC, and HSBC may contact the referee to offer banking services and products.

Reward

11. Each eligible referrer whose referee meets the requisite criteria Clause 2 will receive the following cash credits ("Reward"):

Tier 1: For Premier referral reward

- i. SGD300 cash credits for 1 successful referral in the same calendar month
- ii. SGD1,000 cash credit for 3 successful referrals in the same calendar month
- iii. SGD1,800 cash credit for 5 successful referrals in the same calendar month

Tier 2: For Premier with Premier Elite service referral reward

- i. SGD1,600 cash credit for each successful referral in the same calendar month

Reward Fulfillment

12. Key dates

Total Relationship Balance ("TRB") Baseline Reference Month	Referee sign up for HSBC Premier and place Incremental Minimum Fresh Funds by	Referee's Maintenance Period	Reward Fulfillment Date (Date by which cash credits will be credited in the account)
February 2024	31 March 2024	1 April 2024 to 30 June 2024	31 August 2024

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

13. Eligible referrer must still be existing HSBC customer at the Reward Fulfillment Date in order to receive the Reward.
14. Both eligible referrers' and referees' accounts must have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Programme Period and at Reward Fulfillment Date, in order for the eligible referrer to be eligible for the Reward.
15. HSBC reserves the right to deduct the equivalent of the Reward value for each referral from the referrer's account in the event the referee terminates his/her HSBC Premier relationship within six (6) months from the month of sign-up.

General Terms and Conditions

16. Only personal/individual accounts are eligible for the Programme and Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers and the relevant products will apply. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit www.hsbc.com/sg/premier
17. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the referrer and/or referee to participate in the Programme.
18. The Referral Rewards are not exchangeable for replacement for items of equivalent value.

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19. HSBC reserves the right to make any changes to the Programme or replace any of the Rewards with another item of similar value without any prior notice.
20. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Programme Period) or withdraw this Programme at any time without prior notice or assuming any liability to any customers.

Deposit Insurance Scheme

21. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
22. These Programme Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.