

HSBC Premier Win Back August 2025 Promotion (“Promotion”) Terms and Conditions

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 August 2025** and ends on **31 August 2025** (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”);
- (iii) is applicable to each of our existing HSBC Premier customers who meets all of the following criteria collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):

(a) receives an invitation from HSBC, and successfully register via

An SMS with a Singapore-registered mobile number while in Singapore, with the relevant information in the following format to 74722 between 1 August 2025 and 31 August 2025 (both dates inclusive):

PMC<space>First 9 digits of your Everyday Global Account number
(e.g., PMC 123456789);

- (b) did not participate in any HSBC Premier Upfunding Rewards Promotion in the 12-month period immediately prior to 1 August 2025 (i.e., from 1 August 2024 up to and including 31 July 2025);
 - (c) did not qualify for rewards under HSBC Premier Welcome Rewards Promotion or HSBC Personal to Premier/Premier Elite or Premier to Premier Elite Upgrade Rewards Promotion upon signing up for a HSBC Premier account with us during the 15-month period immediately prior to 1 September 2025 (i.e. from 1 June 2024 up to and including 31 August 2025);
 - (d) hold an HSBC Everyday Global Account (“**EGA**”) opened on or before **30 April 2025** (“**Eligible Account**”);
 - (e) hold a HSBC Premier Mastercard. For avoidance of doubt, only primary cardholders are eligible for this promotion.
 - (f) maintain his/her Eligible Account(s) with us in good standing and not close such Eligible Account(s) for the period **commencing on 1 August 2025 and ending on 31 January 2026**; and
- (iv) applies only to deposits in Singapore Dollars (“**SGD**”) in the relevant Eligible Account of an Eligible Customer.

2. Eligible Customers will receive the following rewards should they satisfy the following conditions

Fresh Funds Reward

Eligibility		Fresh Funds Reward
(i)	Deposit fresh funds of S\$200,000 into the Eligible Account by 31 August 2025 and	180,000 Reward points
(ii)	Maintain a minimum incremental Deposits Average Daily Balance (ADB) of S\$200,000 during the Maintenance Period, as compared against the reference month of July 2025	

Top-up Reward

Each Eligible Customer who has qualified for the Fresh Funds Reward will be eligible to receive the Top-up reward below (as set out in the table below) should he fulfil the eligibility criteria

Top-up Reward Eligibility Criterion	Top- Up Reward
Purchase Eligible Wealth products during the maintenance period	8,000 Reward points for every S\$10,000 eligible Wealth product

For the purpose of this Promotion:

- (i) **“Fresh Funds”** means a deposit of funds from outside of HSBC into the Eligible Account. For the avoidance of doubt, Fresh Funds must not be:
- (a) funds originating from any existing account with us; and
 - (b) funds that are withdrawn and re-deposited within the last 30 calendar days

- (ii) **“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 that calendar month, divided by the total number of days in that calendar month.

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

$$[\text{sum of daily balances}] / [\text{Number of days in the calendar month}]$$

- (iii) **“Maintenance period”** refer to September 2025, October 2025
- (iv) **“Eligible Wealth Products”** refer to the following products offered by us and the value of such products will be computed as follows:

- a. Unit Trust, Equity, Dual Currency Plus, Bond and Structured Product : 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. Regular Premium (“**RP**”) insurance policy: 3 times the Annual First Year Premium (“**AFYP**”) of the relevant RP insurance policy (in SGD).
- d. 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 Maintenance Period.

- (v) Eligible Wealth Products shall exclude the following:
 - a. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
 - b. Any insurance policy that is cancelled during the free-look period of 14 days;
 - c. Investments or insurance placed through CPF investment schemes; and
 - d. Any investment product that does not levy an initial sales charge or front end load, including
 - e. “Money Market Funds” refers to the following:
 - ii. FSCFS: Fullerton SGD Cash Fund
 - iii. HULFA: HSBC US Dollar Liquidity Fund
 - iv. HGLFE: HSBC EUR Liquidity Fund
 - v. HGLFS: HSBC Sterling Liquidity Fund
 - vi. HSGLF: HSBC Singapore Dollar Liquidity Fund

- (vi) Eligible Wealth Product is capped at S\$200,000.

- 3. Barring any unforeseen technical delays, the Reward Points will be credited into the relevant Eligible Customer’s HSBC Premier Mastercard card account no later than **31 January 2026**, after we reasonably determine that all criteria under this Promotion have been met. Any request for early crediting or partial crediting of the Reward Points will not be granted or entertained by us.
- 4. We may levy an administration charge for early account closure if an Eligible Account is closed within six (6) months of the date on which it is opened with us.
- 5. 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
 - HSBC Premier Referral Programme
 - HSBC Premier Mastercard Promotion
 - HSBC Credit Card Promotion

In other words, the same customer cannot receive both the Fresh Fund Reward and Top-up reward under this Promotion, and any other reward, bonus interest, 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.

- 6. 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 Premier 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. For each



customer relationship / Premier account in joint names and with 2 or more Primary HSBC Premier Mastercard credit cards, only one Premier Mastercard credit card will be eligible for this Promotion.

7. 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**".

8. Reward Points is not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Reward Points with an item of equal or similar value without prior notice. The Reward points are subject to the HSBC's Reward Terms and Conditions which are available at The Reward points are subject to the HSBC's Rewards terms and conditions which are available at HSBC Singapore website > Credit Card > Rewards Programme > Terms and Conditions for HSBC Rewards Programme.

B. General Terms and Conditions

1. Only personal accounts are eligible.

2. The HSBC Account User Agreement and HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, (collectively, the "Account Terms") will apply to govern deposit accounts, online banking and mobile banking transactions 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. Our records in respect of the Promotion shall be conclusive and binding on you.

6. 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 Maintenance Period;
- (d) the Rewards; and/or
- (e) the fulfilment period for the Rewards to be credited into the relevant Eligible Account.

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.

7. 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.

8. 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.

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.

Today we finance a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit [HSBC website > Who we are > Our climate strategy](#).

12. 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.

13. 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.