



HSBC Premier Lunar New Year 2026 Roadshow Gifting Promotion (“Promotion”) Terms and Conditions

(Commences on 12 January 2026 and ends on 16 February 2026)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 12 January 2026 and ends on 16 February 2026 subject to Clause 1(iii) of this Section A below) or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to our new customers who meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) New HSBC Premier or HSBC Premier (with 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 12 January 2026.
 - (b) Enroll in HSBC Premier by depositing Minimum Incremental Fresh Funds of SGD300,000 (or foreign currency equivalent) in deposits, investment and/or insurance within the month following the account opening and complete a Risk Profile Questionnaire to receive a 3-piece Skylight Abalone Giftset.

OR

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 following the account opening, complete a Risk Profile Questionnaire and be an Accredited Investor or opt in to become one to receive a 6-piece Skylight Abalone Set.

- 2. Eligible Customers will receive either a **3-piece Skylight Abalone Giftset worth SGD420** or a **6-piece Skylight Abalone Giftset worth SGD608** as set out in Clause 1 of this section (the “**Gift**”).
- 3. The maximum number of gifts will be capped at One for each Eligible Customer, regardless of the number of accounts opened during the Promotional Period.
- 4. 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.
- 5. The Gift will be issued on a first-come-first-served basis. Eligible Customers who fulfil all of the criteria set out in Clause 1(iii) of this Section A above during the Promotional Period shall be entitled to receive a Reward each. We are not obliged to inform any customer when the maximum number or amount of available Gifts has been fully redeemed for this Promotion.

6. Eligible Customers must also ensure that they meet the following requirements:
 - (i) his/her account with us must be in good standing for the period from the end of Promotional Period up to and including the end of the fulfilment period etc.
 - (ii) his/her account with us is not closed before the end of the fulfilment period.
7. Barring any unforeseen technical delays, the redemption letter with instructions on gift redemption will be sent to the Eligible Customer's registered mailing address with us no later than 30 days 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.

For the avoidance of doubt, as at the relevant date of fulfilment of the Gift, if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his/her account is not in good standing as at the fulfilment date of the relevant reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant reward.

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. Use of the Reward is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Promotion and will not accept any liability in relation thereto.
10. 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 Premier Welcome Reward Promotion
 - HSBC Premier Referral Programme Reward
 - HSBC Wealth Reward Promotion

In other words, the same customer cannot receive both the Gift 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.

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.
2. The HSBC Account User Agreement and HSBC Premier Terms & Conditions (collectively, the “**Account Terms**”) will apply to govern [deposit 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. 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 type of Gift;
- (d) the redemption period or criteria for a Reward or Gift;
- (e) the limit to the number of Rewards or Gifts available for redemption under the Promotion;

- (f) the validity period of a Reward or Gift; and/or
- (g) the merchant(s) providing the Reward or Gift.

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 are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The mention of any investment product or class of investment products ("**product**") should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. 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. 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.
10. 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 Premier Lunar New Year 2026 Roadshow Gifting Promotion above.

Acknowledged By: _____

Date: _____

Signature: _____