

HSBC Premier 1+1 Membership Plan (March 2026) (“Programme”) Terms and Conditions

A. Programme-Specific Terms and Conditions

1. This Programme:

- (i) is jointly administered by HSBC Bank (Singapore) Limited (“**HSBC Singapore**”, “**we**” or “**us**”); and HSBC Bank (China) Company Limited (“**HSBC China**”)
- (ii) commences on 1 March 2026 and ends on 30 June 2026 (or such other date(s) as we may reasonably determine) (the “**Programme Period**”); and
 - (iii) is applicable to each of our existing HSBC Singapore Premier customers who meets all of the following criteria collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) as of 28 February 2026, did not meet (i) the HSBC Singapore Premier eligibility criteria of maintaining a minimum Total Relationship Balance (as defined below) of S\$200,000 with HSBC Singapore (the “**Singapore Premier Criteria**”), and/or (ii) the HSBC China Premier eligibility criteria of maintaining a minimum Total Relationship Balance of RMB 500,000 with HSBC China (the “**China Premier Criteria**”);
 - (b) satisfies the relevant criteria as set out in Clause 2 of this Section A below;
 - (c) registers for this Programme by providing a valid Shangri-La Circle Membership Number in following format “SLC<12 digit> Space EGA< first 9 digits> Space <Name>” (for avoidance of doubt, the 12 digit will be the Eligible Customer's Shangri-La Circle Membership Number) through SMS to 74722 during the Programme Period;
 - (d) as at the Reward Fulfilment Date (as defined below), is a HSBC Premier customer with HSBC Singapore and HSBC China; and
 - (e) ensures that his/her SGD Savings account(s), SGD Current account(s) and/or investment account(s) (as the case may be) is/are maintained in good standing, good credit rating and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire period:
 - (l) commencing on:
 - (1) the date on which the Eligible Customer first opened his/her HSBC Singapore Premier account with us; OR
 - (2) the date on which the Eligible Customer commenced his/her HSBC Singapore Premier (with Premier Elite service) relationship with us,
 - (as the case may be);

AND

(II) ending on the Reward Fulfilment Date,

(both commencement and end dates inclusive).

For the purposes of this Programme:

“Total Relationship Balance” in relation to the Singapore Premier Criteria 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 Singapore.

The calculation of the Total Relationship Balance of a customer’s sole account relationship will include the balances from their related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

“Total Relationship Balance” in relation to the China Premier Criteria is made up of is made up of the average daily balances for the calendar month of all the accounts under the same customer number with HSBC China. For more details, please refer to <https://www.hsbc.com.cn/premier/>

2. Each Eligible Customer, who meets the following criteria, shall be eligible to receive 6,800 Shangri-La Circle Points (the **“Reward”**):
 - (i) meets the Singapore Premier Criteria and the China Premier Criteria for any month during the Programme Period (the **“Qualification Month”**); and
 - (ii) continues to meet the Singapore Premier Criteria and the China Premier Criteria for next two consecutive calendar months following the Qualification Month.

By way of illustration:

	As of 28 February 2026	As of 31 Mar 2026	From 1 April 2026 to 31 May 2026	Eligible for the Reward
1	<p>Does not meet the Singapore Premier Criteria (i.e. does not have a Total Relationship Balance of S\$200,000 with HSBC Singapore);</p> <p>and</p> <p>Does not meet the China Premier Criteria (i.e. does not have a Total Relationship Balance of RMB 500,000 with HSBC China)</p>	<p>Meets the Singapore Premier Criteria and the China Premier Criteria</p> <p>(i.e. Meet Total Relationship Balance of S\$200,000 with HSBC Singapore, and Meet Total Relationship Balance of RMB 500,000 with HSBC China)</p> <p>March 2026 is the Qualification Month</p>	<p>Continues to meet the Singapore Premier Criteria and the China Premier Criteria</p>	Yes
2	<p>Does not meet the Singapore Premier Criteria</p> <p>and</p> <p>Meets the China Premier Criteria</p>	<p>Meets the Singapore Premier Criteria and the China Premier Criteria</p> <p>(i.e. Meet Total Relationship Balance of S\$200,000 with HSBC Singapore, and Meet Total Relationship Balance of RMB 500,000 with HSBC China)</p>	<p>Continues to meet the Singapore Premier Criteria and the China Premier Criteria</p>	Yes

		March 2026 is the Qualification Month		
3	Meets the Singapore Premier Criteria and Does not meet the China Premier Criteria	Meets the Singapore Premier Criteria and the China Premier Criteria <i>(i.e. Meet Total Relationship Balance of S\$200,000 with HSBC Singapore, and Meet Total Relationship Balance of RMB 500,000 with HSBC China)</i> March 2026 is the Qualification Month	Continues to meet the Singapore Premier Criteria and the China Premier Criteria	Yes

By way of illustration:

Calculating Total Relationship Balance for customers who hold both sole and joint accounts with HSBC Singapore:

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

3. For the avoidance of doubt, each customer relationship with HSBC Singapore (whether in sole name or joint names) shall be considered as a single Eligible Customer (e.g. 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 this Programme if they meet the relevant qualifying criteria). 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 Programme.
4. The following transactions entered into by an Eligible Customer would not affect the computation of their Total Relationship Balance in relation to the Singapore Premier Criteria:
 - (i) using funds from their HSBC Singapore deposit account to purchase new investment(s) from HSBC Singapore and/or insurance policy(ies) issued by HSBC Life (Singapore) Pte. Limited, provided that the purchase is completed within the same calendar month in which payment is made; and/or
 - (ii) selling or redeeming their existing investment(s) held with HSBC Singapore, provided that the sale/redemption proceeds are (I) used for the purchase of other new investment(s) from HSBC Singapore or insurance policy(ies) issued by HSBC Life (Singapore) Pte. Limited, or (II) deposited into the Eligible Customer's Savings or Current sole account with HSBC Singapore.

5. Each Eligible Customer must have an existing Singapore Dollar (SGD) Savings or Current sole account (in the case of Eligible Customers who are sole accountholders), or joint account (in the case of Eligible Customers who are joint accountholders) with HSBC Singapore to receive the Reward.
6. Barring any unforeseen delays, the Reward will be credited into each qualifying Eligible Customer's valid Shangri-La Circle Membership Account within three calendar months after we determine in our reasonable discretion that all relevant criteria under this Programme have been met (such date of crediting shall be referred to as the "**Reward Fulfilment Date**").

For the avoidance of doubt, as at the relevant Reward Fulfilment Date, if a customer does not fulfil ALL of the eligibility criteria under this Programme (as set out in Clause 1(iii) of Section A above) and adhere to these Programme Terms and Conditions, he/she will no longer be eligible to receive the Reward.

Any request for early fulfilment or partial fulfilment of the Reward will not be granted.

By way of illustration:

	Date on which we determine that the Eligible Customer has met the eligibility criteria	Reward Fulfilment Date
Eligible Customer's Qualification Month: Mar 2026 Eligible Customer continues to meet the Singapore Premier Criteria and China Premier Criteria for the calendar months of Apr and May 2026	31 May 2026	By 31 Jul 2026
Eligible Customer's Qualification Month: Jun 2026 Eligible Customer continues to meet the Singapore Premier Criteria and China Premier Criteria for the calendar months of Jul and Aug 2026	31 Aug 2026	By 31 Oct 2026

7. The Programme is not valid in conjunction with other offers, campaigns (including Moneysmart and Singsaver), promotions, privileges and vouchers, except for the promotions stated below which are concurrently held during the Programme Period, or such other promotions as we may otherwise specify from time to time:
- HSBC Everyday+ Rewards Programme
 - HSBC Premier Referral Programme
 - HSBC Credit Card Promotion

In other words, the same customer cannot receive both (i) the Reward under this Programme, 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.

For avoidance of doubt, if a customer has registered for this Programme, that same customer shall no longer be eligible for any other promotion which are concurrently held during the Programme Period, except for the promotions stated above.

8. Each Eligible Customer is only eligible to receive a maximum of one Reward (i.e. 6,800 Shangri-La Circle Points), regardless of the number of times they have registered for this Programme. For the avoidance of doubt, if an Eligible Customer registers for this Programme through HSBC Singapore and HSBC China, they will only be eligible to receive a maximum of one Reward.
9. The Reward is not exchangeable for HSBC Singapore rewards points, credit or cash in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. Expired Rewards will not be reissued.
10. Please submit your Shangri-La Circle Membership Number correctly, and ensure that the name you provide matches the name associated with your Shangri-La Circle Membership Account. We will submit the Shangri-La Circle Membership Number you provide to Shangri-La Circle for the purpose of verifying your membership and crediting the Reward to your membership account if you meet the relevant eligibility criteria. Please note that you must provide a Shangri-La Circle Membership Number registered under your own name, and once registered, it cannot be changed.
11. Please ensure your Shangri-La Circle Membership Account is valid at the time the Reward is credited. To view and redeem the Reward, qualifying Eligible Customers can log in to their Shangri-La Circle Membership Account through the Shangri-La Circle website or the Shangri-La Circle mobile app, and click “My Account”.
12. The Reward is issued by Shangri-La Circle. Use of the Reward is subject to the terms and conditions of Shangri-La Circle; please refer to <https://www.shangri-la.com/en/corporate/shangrilacircle/terms-conditions/> for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Programme and will not accept any liability in relation thereto. For any issues related to the Reward, please contact Shangri-La Circle at +852 3069 9688 or email shangri-la.circle@shangri-la.com.
13. Other general terms and conditions governing this Programme apply. Please refer to the other terms and conditions set out under the section headed “General Terms and Conditions” for details. The Programme-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the “**Programme 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 Programme Terms and Conditions and the Account Terms, in respect of this Programme, the Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency.

2. **Your Personal Data**

By participating in the Programme and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, “**your Personal Data**”) to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Programme (including facilitation of the fulfilment of rewards (if any));
- (ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and
- (iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

3. We do not provide any tax, legal or accounting advice to you. You should seek professional advice if you are unsure about any tax or other obligations which you may have (such as reporting or filing requirements) arising from your participation in the Programme.
4. 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.
5. We may determine in our reasonable discretion whether any given customer is eligible for this Programme and/or whether such customer has met all of the relevant requirements under these Programme Terms and Conditions.
6. 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 Programme. 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.

7. Our records in respect of the Programme shall be conclusive and binding on you.
8. We may revise these Programme Terms and Conditions (including but not limited to varying the Programme mechanics under this Programme or the Programme Period), or withdraw or alter any part of this Programme 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 Programme Period;
- (b) the eligibility criteria for the Programme;
- (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 Programme.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Programme 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 Programme.

9. These Programme 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.

10. 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.

11. 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.

12. 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).

13. None and no part of these Programme 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 Programme Terms and Conditions remain our property and all our rights are reserved.

14. These Programme 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 1+1 Membership Plan (March 2026) above.

Acknowledged By: _____

Date: _____

Signature: _____