

# HSBC Premier Teaser Program Up-fund and Premier Mastercard Promotion (February 2026) (“Promotion”) Terms and Conditions

(Commences on 1 February 2026 and ends on 31 March 2026)

## 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 February 2026 and ends on 31 March 2026 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”).
- (c) Eligible Customer is required to successfully register by sending an SMS to 74722 with the relevant information in the following format between 1 February 2026 and ends on 31 March 2026 (both dates inclusive)

**PMCAPPL<Space>first 9-digit of your Everyday Global Account number<Space>your Full Name (e.g. PMCAPPL 123456789 FULL NAME)**

Eligible Customers who register by sending an SMS as described agree that if they register:

- (i) using their sole Everyday Global Account (EGA) number, that registration and participation in this Promotion is only for Eligible Accounts with his/her name as an account holder, including any joint EGA; and
  - (ii) using their joint EGA number, that registration and participation in this Promotion is only for Eligible Accounts in joint names.
- (d) 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) existing customers who (I) hold an existing HSBC Personal Banking account with us for a minimum period of 6 months immediately prior to 1 October 2025 and (II) upgrade to HSBC Premier in October 2025 (provided that they do not have an existing HSBC Premier relationship or HSBC Premier (with Premier Elite service) relationship during the 12-month period immediately prior to the month of such HSBC Premier sign up);
  - (ii) satisfy the relevant criteria as set out in Clauses 2 and 3 of this Section A below respectively, to be eligible to receive the relevant Reward (i.e., the Fresh Funds 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 at least one of the various communication channels (i.e., phone, SMS, email and/or 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 (as set out in Clause 8 of this Section A below), (I) be an eligible HSBC Premier customer; (II) have a valid Premier Mastercard Credit Card; and (III) maintain an average Total Relationship Balance (“**TRB**”, as defined below) of at least SGD200,000, in order to receive such Fresh Funds Reward and the Wealth Reward (as the case may be);
- (vi) as at the Relevant Date (as set out in Clause 8 of this Section A below), 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) ensure that his/her SGD Savings, 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:

(A) commencing on:

- (I) the date the Eligible Customer first opened his/her HSBC Personal Banking account with us;  
OR
- (II) the date on which the Eligible Customer first opened his/her HSBC Premier account with us ;  
(as the case may be);

AND

(B) ending on the Relevant Date (as set out in Clause 8 of this Section A below),

(both commencement and end dates inclusive).

(viii) did not participate in the previous campaign: HSBC Premier Teaser Program Up-fund and Premier Mastercard Promotion (October 2025) (“Promotion”) (Commences on 1 October 2025 and ends on 31 December 2025)

## 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 Premier (Teaser Program) by depositing Minimum	SGD250 reward vouchers,

Fresh Funds Reward Eligibility Criterion	Fresh Funds Reward
<p>Incremental Fresh Funds (as defined below) of SGD100,000 in the EGA account.</p> <p>For the avoidance of doubt, the Minimum Incremental Fresh Funds must be maintained with HSBC until the end of the relevant Maintenance Period to be eligible for the Fresh Funds Reward.</p>	<p>redeemable at Apple Store for HSBC Premier, run by Apple Authorised Reseller CarltonOne.</p>

For the purposes of this Promotion:

- **“Minimum Incremental Fresh Funds”** means funds that are from non-HSBC accounts and are placed in deposits or used for investments or used for insurance 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:
  - deposits; and/or
  - investments; and/or
  - 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	<b>S\$50,000</b>
Mr. A	Sole account	S\$150,000	<b>S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000</b>

Customer	Account Type	Account average daily balances for the month	Total Relationship Balance for the month
Mrs. B	Sole account	S\$200,000	<b>S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000</b>

- **“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 Everyday Global Account for that calendar month. Deposits ADB is the sum of the daily balances of the relevant Eligible Customer’s Everyday Global 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:

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

- **“Incremental Deposits Average Daily Balance”** or **“Incremental Deposits ADB”** means the increase in Deposits ADB for the maintenance period compared against the reference month of January 2026, February 2026 for campaign registrations in the months of February 2026 and March 2026 respectively

### 3. 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:

Wealth Reward Eligibility Criterion	Wealth Reward
Purchase a <b>minimum</b> of SGD100,000 (or foreign currency equivalent) of Eligible Wealth Products with the bank by the relevant date stated for Wealth Rewards Eligibility criterion to be met (as set out in Clause 8 of this Section A below).	SGD500 reward vouchers, redeemable at Apple Store for HSBC Premier, run by Apple Authorised Reseller CarltonOne.

For purposes of this Promotion:

- **“Eligible Wealth Products”** refer to the following products offered by us and the value of such products will be computed as follows:
  - Unit Trust, Bond and Structured Product with minimum Sales Charge at 1.5% for the relevant placement: Actual Placement amount (in SGD).
  - Regular Premium (**“RP”**) insurance policy: 3 times the Annual First Year Premium (**“AFYP”**) of the relevant RP insurance policy (in SGD).
  - 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 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;
- (iv) Any investment product that does not levy an initial sales charge or front end load; and
- (v) Money Market Funds, i.e. the following:
  - FSCFS: Fullerton SGD Cash Fund
  - HULFA: HSBC US Dollar Liquidity Fund
  - HGLFE: HSBC EUR Liquidity Fund
  - HGLFS: HSBC Sterling Liquidity Fund
  - HSGLF: HSBC Singapore Dollar Liquidity Fund

6. Each Eligible Customer is only entitled to receive a maximum of one Fresh Funds Reward and one 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 account holders 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 and the Wealth Reward (as the case may be) will be issued as electronic redemption codes sent to your registered email address with the bank no later than the relevant Fresh Funds Rewards / Wealth Rewards Disbursement Date listed below; and

after we reasonably determine that all the relevant criteria under this Promotion have been met.

**For the avoidance of doubt, as at the Relevant Date (as set out in the table below), if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clauses 1(c) and 1(d) of Section A above) (e.g., his/her account is not in good standing as at the Relevant 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.**

Any request for early fulfilment or partial fulfilment of a Fresh Funds Reward and Wealth Reward will not be granted or entertained by us.

### **Key Dates**

Registration Month	Date by which funding must be done	Date by which S\$100k (or foreign currency equivalent) of Eligible Wealth Products must be purchased	Maintenance Period	Relevant Date for satisfying all relevant criteria for Fresh Funds and Wealth Rewards ("Relevant Date")	Fresh Funds and Wealth Rewards Disbursement Date
February 2026	28 February 2026	30 April 2026	1 March 2026 to 31 March 2026 (both dates inclusive)	30 April 2026	31 May 2026
March 2026	31 March 2026	30 April 2026	1 April 2026 to 30 April 2026 (both dates inclusive)	30 April 2026	31 May 2026

9. None of the Fresh Funds 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 (including Moneysmart and Savingsaver), 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 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**”.
13. Reward vouchers are redeemable at Apple Store for HSBC Premier, run by Apple Authorised Reseller CarltonOne: <https://www.hsbc.com.sg/premier/privileges/special-offers/apple-reward-benefits-including-up-to-5-instant-cash-back-on-selected-apple-devices-21-10-2027/>
  - a. Reward vouchers issued do not require any minimum spending.
  - b. Only one reward voucher may be used per transaction.
  - c. If the aggregate value of the reward voucher redeemed is less than the amount payable, the difference shall be paid by the holder through the Premier Mastercard credit card, no other means of payment will be accepted.
  - d. No refund shall be given if the value of the reward voucher redeemed exceeds the amount payable for the transaction.

## **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 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 Promotion.
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.
2. 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.
3. 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.
4. 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.

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:
  - (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 and/or Wealth Reward;
- (iv) the redemption period or criteria for a Fresh Funds Reward and/or Wealth Reward; and/or
- (v) the limit to the number of Fresh Funds 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.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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 [www.hsbc.com/sustainability](http://www.hsbc.com/sustainability)**

- 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 Teaser Program Up-fund and Premier Mastercard Promotion above.**

<p><b>Acknowledged By:</b> _____</p> <p><b>Date:</b> _____</p> <p><b>Signature:</b> _____</p>
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