Investments and Time Deposit ("TMD")
October 2025 Promotion ("Promotion")
Terms and Conditions

(Commences on 1 October 2025 and ends on 31 October 2025)

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 October 2025 and ends on 31 October 2025 (or such other date(s) as we may reasonably determine) (the "**Promotional Period**"); and

(iii) is applicable to our new and existing customers who satisfy all the following criteria (collectively referred to as "**Eligible Customers**" and each, an "**Eligible Customer**"):

(a) successfully invest the minimum qualifying investment amount in any Eligible Investment Products (as defined below) in SGD and/or foreign currencies through us during the Promotional Period.

For the purpose of this Promotion, "**Eligible Investment Products**" refer to Wealth Investment Products distributed by us (excluding Dual-Currency Investments, Foreign Exchange (FX), Equities and Insurance products and Regular Savings Plan transactions) which satisfy the following conditions:

(I) The purchase of an Eligible Investment Product must meet the Minimum Qualifying Investment Amount. The applicable Minimum Qualifying Investment Amount for each Customer Tier is set out in the column headed "**Minimum Qualifying Investment Amount**" in the respective table under Clause 5 of this Section A below and such Eligible Investment Product is purchased at a minimum sales charge of 1.50%. Customers are classified according to one of the Customer Tiers described below:

(A) **Customer Tier 1:** Customers with Premier Elite status or Customer with Premier status with at least S$200,000 in Total Relationship Balance with HSBC

Or

(B) **Customer Tier 2:** Customers with Premier status with less than S$200,000 in Total Relationship Balance or Customers with Personal Banking status

"**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 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;

(II) Eligible Unit Trust investments must not be cancelled within 7 calendar days of purchase;

(III) Any cancellation of eligible Bonds and Structured Products investments can only be done via redemption, with spread chargeable (if applicable);

(IV) Investments must be placed by the Customers through their respective Relationship Manager or Personal Wealth Manager; and

(V) Investments through CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS) are not eligible for this Promotion;

(b) as at the relevant date of the placement of TMD (as defined in Clause 2(i) of this Section A below), hold an existing (I) investment account and (II) current or savings account; and

(c) ensure that his/her current or savings account(s), and investment account(s) (as the case may be) are maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire period:

(I) commencing on:

(A) 1 October 2025; or

(B) the relevant date on which the Eligible Customer opened his/her current or savings account(s) and investment account(s),

whichever date is the later or latest (as the case may be);

AND

(II) ending on the relevant date of maturity of the TMD placement which the Eligible Customer makes in accordance with Clause 2(ii) of this Section A below,

(both commencement and end dates inclusive).

2. Eligible Customers who successfully meet all requisite criteria set out in Clause 1(iii)(a) of this Section A above:

(i) will qualify for the relevant time deposit ("**TMD**") promotional interest rate (the "**Promotional Rate**") which corresponds to the aggregate Qualifying TMD Amount (as calculated in accordance with Clause 3 of this Section A below) that the Eligible Customer has qualified for. The applicable Promotional Rate for Customer Tier 1 and Customer Tier 2 are set out in the column headed "Promotional Rate on 2-month Tenor" in the respective table below;

(ii) must make the TMD placement on or before the relevant last placement date which corresponds to the aggregated Qualifying TMD Amount that the Eligible Customer has qualified for ("**TMD Placement End Date**") (The applicable TMD Placement End Date for Customer Tier 1 and 2 are set out in the column headed "TMD Placement End Date" in the respective table below) using Fresh Funds. For the purpose of this Promotion, "**Fresh Funds**" means funds that do not originate from an existing account with us or funds that are withdrawn and re-deposited with us within the 30-days period prior to the TMD placement date; and

(iii) will enjoy the relevant Promotional Rate in respect of the Qualifying TMD Amount for a period of 2 months from the date on which the Qualifying TMD Amount is placed.

<u>For Customer Tier 1:</u>

<table>
<tr><th>Minimum Qualifying Investment Amount</th><th>TMD Currency</th><th>Qualifying TMD Amount</th><th>Promotional Rate on 2-month Tenor</th><th>TMD Placement End Date (i.e. TMD Placement must be on or before this date)</th></tr>
<tr><td>SGD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment</td><td rowspan="3">SGD</td><td rowspan="3">SGD 5,000 to 100% of investment amount</td><td rowspan="3">4.25% per annum</td><td rowspan="6">31 October 2025</td></tr>
<tr><td>SGD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment</td></tr>
<tr><td>SGD 50,000 (or foreign currency equivalent) in any eligible Bond investment</td></tr>
<tr><td>USD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment</td><td rowspan="3">USD</td><td rowspan="3">USD 25,000 to 100% of investment amount</td><td rowspan="3">6.25% per annum</td></tr>
<tr><td>USD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment</td></tr>
<tr><td>USD 50,000 (or foreign currency equivalent) in any eligible Bond investment</td></tr>
</table>

For Customer Tier 2:

Minimum Qualifying Investment Amount	TMD Currency	Qualifying TMD Amount	Promotional Rate on 2-month Tenor	TMD Placement End Date (i.e. TMD Placement must be on or before this date)
SGD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment				31 October 2025
SGD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment	SGD	SGD 5,000 to 100% of investment amount	4.00% per annum	
SGD 50,000 (or foreign currency equivalent) in any eligible Bond investment				
USD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment				
USD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment	USD	USD 25,000 to 100% of investment amount	6.00% per annum	
USD 50,000 (or foreign currency equivalent) in any eligible Bond investment				

3. For the purpose of computing the Qualifying TMD Amount corresponding to the Eligible Investment Product:

   (i) if an Eligible Customer purchases more than one Eligible Investment Product, the Qualifying TMD Amount will be aggregated for the Promotional Period;

   (ii) the computed Qualifying TMD Amount will be rounded down to the nearest thousand dollars in the relevant currency; and

   (iii) where applicable, our prevailing foreign exchange rate (the "**Foreign Exchange Rate**") will be used to compute the Qualifying TMD Amount.

4. The minimum Qualifying TMD Amount a customer has to place with us for purposes of this Promotion is SGD5,000 and USD25,000 for SGD and USD TMD placement respectively.

5. The maximum Qualifying TMD Amount a customer can place with us for purposes of this Promotion will be capped at the respective aggregate amount of all Eligible Investment Product(s) purchased by the relevant Eligible Customer.

6. For illustration purposes only:

   (i) For an Eligible Unit Trust Investment of SGD 55,500 and an Eligible Structured Product Investment of SGD50,000, an Eligible Customer can place **two** TMD placements with Maximum Qualifying TMD Amounts of SGD 55,000 and SGD 50,000 respectively or **one** TMD placement with Maximum Qualifying TMD Amount of SGD 105,000.

   (ii) For an Eligible Bond Investment of USD 200,000, the Maximum Qualifying TMD Amount will be USD200,000.

   (iii) If an Eligible Customer purchases 2 SGD Eligible Unit Trust Investments of SGD 55,500 each during the Promotional Period:

      (a) the Qualifying TMD Amount will be 2 times of SGD 55,500, rounded down to the nearest thousand dollars i.e. SGD 111,000; and

      (b) he/she will enjoy the relevant Promotional Rate if he/she places a SGD TMD of at least SGD 5,000 and no more than SGD 111,000 during the Promotional Period.

7. For all purchases of Eligible Investment Product(s) which are denominated in foreign currencies (excluding USD), the maximum Qualifying TMD Amount will be computed and advised by your Relationship Manager.

8. Eligible Customers can only choose between Singapore Dollar ("**SGD**") and United States Dollar ("**USD**") for TMD placements under this Promotion.

9. Notwithstanding the foregoing, once an Eligible Customer has placed a TMD with us under this Promotion, the interest rate applied to those funds will be fixed until the maturity date of the TMD, provided that the Eligible Investment Product has not been cancelled on or before the maturity date of such TMD.

10. We shall have no obligation to pay interest based on the relevant Promotional Rate applicable to TMD amounts which are withdrawn before the relevant TMD Maturity Date, except for any prevailing board interest amount applicable on the Qualifying TMD Amount.

11. Upon maturity of the TMD placement(s), the principal and interest amount of the TMD will be renewed at our prevailing time deposit board rate for the like tenor, unless other maturity instructions are provided by the relevant Eligible Customer who is the account holder.

12. In the event that any of the Eligible Investment Product(s) purchased by an Eligible Customer is/are for any reason whatsoever not successfully effected or cancelled or rejected within the applicable free-look or cooling period (if any) or within the Promotional Period (whichever is later), such Eligible Customer will no longer be eligible for the Promotional Rate and we may terminate the TMD placement and return the principal amount (without interest) to such Eligible Customer.

13. For the avoidance of doubt, as at the relevant date of placement of TMD (as referred to in Clause 2(ii) of this Section A above), if a customer does not fulfill ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his / her accounts are not in good standing as at the relevant date of placement of the TMD) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the Promotional Rate.

14. The Promotional Rate is not exchangeable for reward points, credit or kind in all cases, whether in whole or in part. The Promotional Rate is also not transferable or replaceable. We may substitute the Promotional Rate with other item(s) of similar value.

15. This Promotion is not valid in conjunction with any other offers or promotions, except for the following promotions which are concurrently held during the Promotional Period, or such other promotions as we may otherwise specify from time to time:

    - HSBC Everyday+ Rewards Programme
    - HSBC Welcome Rewards Promotion

    In other words, the same customer can receive both the Promotional Rate under this Promotion, and any other gift or account credit or promotional interest rate from other promotions which are stated above or as we may otherwise specify from time to time.

16. 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. HSBC Account User Agreement, Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit, 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.

3. **Your Personal Data**

   By participating in the Promotion 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 Promotion (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

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.

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 Promotion and/or whether such customer has met all of the relevant requirements under these Promotional 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 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.

7. Our records in respect of the Promotion shall be conclusive and binding on you.

8. 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 the Promotional Rate(s) set out in Clause 5a of Section A above and the respective table in Clause 5 of Section A above), or withdraw or alter any part of this Promotion at any time during the Promotional Period 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; and/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 Promotional Rate;

(d) the Qualifying TMD Amount (including its minimum and/or maximum amount(s)); and/or

(e) currency(ies) in which the TMD placement may be denominated.

To the extent reasonably practicable, we will 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 do not agree with a change, you can cease to participate in this Promotion.

9. 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 advisor. 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 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. 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.

    An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future. When we allocate an HSBC ESG and Sustainable Investing (SI) classification: HSBC ESG Enhanced, HSBC Thematic or HSBC Impact to an investment product, this does not mean that all individual underlying holdings in the investment product or portfolio individually qualify for the classification. Similarly, when we classify an equity or fixed income under an HSBC ESG Enhanced, HSBC Thematic or HSBC Impact category, this does not mean that the underlying issuer's activities are fully aligned with the relevant ESG or sustainable characteristics attributable to the classification. Not all investments, portfolios or services are eligible to be classified under our ESG and SI classifications. This may be because there is insufficient information available or because a particular investment product does not meet HSBC's SI classifications criteria.

    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

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 the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.