



## HSBC QuickFX App Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from **1 January 2019 to 31 March 2019** both dates inclusive (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC onshore customers who meet all the following criteria (“Eligible Customers”):
  - (i) the Eligible Customer has a HSBC Current Account / Savings Account (“CASA”) denominated in Singapore Dollars (SGD) with the Bank during the Promotional Period;
  - (ii) the Eligible Customer has performed a foreign exchange (“FX”) conversion transaction of any amount from any base currency to a different currency for the first time, during the Promotional Period via HSBC QuickFX App (“Eligible Transaction”)
3. Each Eligible Transaction entitles an Eligible Customer to an S\$38 cash back (“Cashback”). Each Eligible Customer who fulfills all the requisite criteria under this Promotion can only receive the Cashback once during the Promotional Period. For the avoidance of doubt, there shall be a maximum of one Eligible Customer per customer relationship (including joint relationships).
4. The Bank reserves the right to not award the Cashback if the customer does not fulfil all the criteria set by the Bank and/or in cases where FX transactions are deemed incomplete or unsuccessful. The same applies in cases where the customer relationship is terminated after performing Eligible Transactions and before the Cashback is awarded.
5. Only the first 1000 Eligible Customers are entitled to the Cashback and the Bank is not obliged to inform its customers when the cap has been reached.
6. The Cashback is not transferrable to other accounts.
7. The Eligible Customers must have an active Singapore dollar denominated CASA for the Cashback to be credited based on the schedule below.

Transaction month	Fulfilment month
January 2019	March 2019
February 2019	April 2019
March 2019	May 2019

8. There may be a gain or loss when the customer converts foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
9. The Transaction Date will also be used to determine if the transaction falls within the stipulated Promotional Period.
10. This Promotion is not valid with other offers or promotions unless otherwise stated.
11. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice or assuming any liability to any customer.
12. Only personal accounts, except HSBC staff accounts, are eligible for this Promotion.
13. The Bank reserves the right to replace the Cashback with other item(s) of similar value without prior notice.
14. Personal Internet Banking Terms and Conditions and the Terms and Conditions Governing Personal Deposit Accounts (collectively, the “General Terms”) will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
15. 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.