



Terms and Conditions Governing HSBC eGIRO Bill Payments Promotion (“Promotion”)

1. This Promotion is valid from 1 September 2022 to 30 November 2022, both dates inclusive (“Promotional Period”) and is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who hold any HSBC personal current or savings account (“Eligible Account”).
2. This Promotion is limited to the first 1000 Eligible Customers who register by submitting a SMS with their mobile number registered with HSBC in the following specified format at 74722 (“Eligible Customer”):
EGIRO<space>NAME<space>First 9 digits of HSBC account number (omit dashes)
(For example: “EGIRO John Lee 123456000”).
3. SMS registrations in any other format, and/or with incorrect information will be disqualified. An acknowledgement of registration will be sent to each Eligible Customer that he/she has successfully registered. SMS delivery of such acknowledgment of registration is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.
4. During the promotional period, Eligible Customers will be entitled to receive a S\$30 Lazada Voucher (“Voucher”) by meeting all the following criteria:
 - i. Set up electronic GIRO (“eGIRO”) successfully via the participating billing organisation’s website; and
 - ii. Make a successful bill payment via the eGIRO set up (“Eligible Transaction”) in the same month or following monthFor avoidance of doubt, Eligible Customers are entitled to receive a maximum of one S\$30 Lazada Voucher per Eligible Account.
5. “Eligible Transaction” means any successful bill payment to the participating billing organisations via eGIRO set up from an Eligible Account during the Promotional Period. Any bill payment which is unprocessed, reversed or cancelled will not be considered an Eligible Transaction. Without prejudice to any terms contained herein, the payer shall conduct all necessary checks to ensure that the bill payment can be processed successfully.
6. The Voucher will be sent via SMS to the Eligible Customer’s registered mobile number in HSBC’s records by 31 January 2023 or on such other date(s) as may be notified by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
7. HSBC reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
8. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
9. HSBC may, at its discretion, substitute the Voucher with an item of equal or similar value without prior notice.
10. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfilment will be eligible for the Voucher. In the event that the Eligible Account is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Voucher is accorded to the Eligible Customer, HSBC reserves the right to forfeit the Voucher at its sole discretion.

11. Use of the Voucher is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, damaged or stolen Voucher after they have been issued.
12. This Promotion is not valid with other offers or promotions unless otherwise stated.
13. Any fraud and/or abuse of this Promotion by a customer (determined by the Bank at its discretion) will result in forfeiture of the customer's eligibility to participate in this Promotion and/or closure of all or any one or more of the customer's account(s) with the Bank. The Bank reserves the right to take legal action in such instances to recover any outstanding amounts.
14. Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

15. Governing Law

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.