



HSBC Commission Rebate for Digital Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from 1 October 2022 till 31 December 2022, both dates inclusive (the “**Promotional Period**”) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**”) at its discretion.
2. This Promotion is offered by HSBC to customers who satisfy the following criteria for this Promotion within the Promotional Period (“**Eligible Customers**”):

Tier	Criteria (“Qualifying Transactions”)	Reward
A	For Customers who: <ol style="list-style-type: none">1. successfully open an Investment Account with HSBC (“Investment Account”) and be “Wealth Ready” (as defined in Clause 3 below) with us, from 1 January 2022 to 31 December 2022 (both dates inclusive).2. from 1 October 2022 to 31 December 2022 (both dates inclusive), enter into subsequent trades digitally under our eligible platforms (“Platforms”); and3. up to a maximum of 4 trades for the eligible Investment Products (“Investment Products”) as defined in Clause 3 below.	25% of commission rebate per trade, up to a maximum of 4 trades. Commission refers to UT sales charge for UT trades, or Equity brokerage fee for Equity trades.
B	For Customers who: <ol style="list-style-type: none">1. had already qualified for Tier A above by making 4 trades in the eligible Investment Products (“Investment Products”); and2. enters into 6 more subsequent trades in the eligible Investment Products (“Investment Products”) as defined in Clause 3 below.	50% of commission rebate per trade, up to a maximum of 6 trades. Commission refers to UT sales charge for UT trades, or Equity brokerage fee for Equity trades.

3. For the purpose of this Promotion, eligible Investment Accounts, Platforms, Investment Product and Wealth Ready (as stated under Clause 2 above) are as follows:
 - (i) “**Investment Account**” refers to the following accounts:
 - (a) Unit Trust Investment Account; and
 - (b) Equity Investment Account;
 - (ii) “**Platforms**” refers to the following platforms:
 - (a) HSBC Singapore App; and
 - (b) Internet Banking;



- (iii) **“Investment Products”** refers to the following investment products:
- (a) Unit Trust:
 - a. Excludes Regular Savings Plans; and
 - b. Excludes funds that does not levy an initial sales charge or front end load
 - c. Capped at SGD 5,000 (or its equivalent in foreign currency) per trade
 - (b) Equity:
 - a. Includes both Buy and Sell transactions.
 - b. Capped at SGD 25,000 (or its equivalent in foreign currency) per trade
 - c. Rebate only applies to brokerage fees. All other exchange fees will still be charged.
- (iv) **“Wealth Ready”** in this promotion refers to a customer completing the applicable formalities set out below so as to be in a position to trade through the relevant Investment Account opened during the Promotional Period:
- (a) Unit Trust Investment Account: completing the Customer Knowledge Assessment (CKA);
 - (b) Equity Investment Account: completing the Customer Account Review (CAR), Risk Warning Statement (RWS), W8BEN and NYSE Market Data Agreement.
4. Eligible Customers who fulfill the criteria set out under Clause 2 above during the Promotional Period, excluding employees of HSBC Singapore entities for Unit Trust transactions, will qualify for a Reward (as defined in Clause 2 above).
5. The Promotion is limited to the first 1200 Eligible Customers during the Promotional Period, and each Eligible Customer (either in his/her own name or jointly with another person) is only entitled to receive a maximum of one Reward regardless of the number of accounts held with HSBC. The Bank is not obliged to inform any customer if the Rewards have been fully awarded.
6. Each Eligible Customer will receive the Promotion Reward in the corresponding currency denomination of the relevant trade (each such commission rebate, a “Reward”). The Reward will be credited into each Eligible Customer’s (a) deposit transactional sole account with the Bank corresponding with the relevant currency which the Reward is given in (in the case of Eligible Customers who made the Qualifying Transaction(s) through their sole accounts), or (b) deposit transactional joint account with the Bank corresponding with the relevant currency which the Reward is given in (in the case of Eligible Customers who made the Qualifying Transaction(s) through their joint accounts) (such accounts collectively, the “Relevant Accounts”). For illustration purposes only: If an Eligible Customer buys US Listed Securities, the Eligible Customer may be entitled to a commission rebate amount equivalent to a portion of brokerage fees paid by the Eligible Customer for the relevant Qualifying Transaction(s) in USD. The USD cash rebate will then be credited into the Eligible Customer’s USD denominated deposit account (either sole or joint account).
7. Barring any unforeseen technical delays, fulfillment of the Reward will be done after HSBC determines in its discretion that the criteria under this Promotion have been met and within two (2) months from the end of the Promotional Period. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
8. This Promotion is valid with other HSBC offers or promotions unless otherwise stated.



9. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. HSBC reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
10. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out below under the section headed "General Terms and Conditions" for details.

General Terms and Conditions

1. HSBC reserves the right to revise any of these Terms and Conditions (including but not limited to varying the Promotional Period), or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and we shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
2. This document shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
3. The Bank shall be entitled to a reasonable period of time to process instructions and the Bank may not complete a transaction on the same day of receipt of the customer's application or instructions. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. The Bank reserves the right to determine at its discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Terms and Conditions.
5. These Promotional Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.