

## Digital Unit Trust 1 Month 8% p.a. Fixed Return March 2026 Promotion (“Promotion”) Terms and Conditions

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

### 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 March 2026 and ends on 31 March 2026 (subject to Clause 6 of this Section A below) (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to our new and existing customers who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
  - (a) either:
    - (I) as of 1 March 2026, have not entered into any transactions in Unit Trusts with his/her HSBC investment account (whether placed through HSBC online banking, HSBC SG mobile app or via their designated relationship manager); **OR**
    - (II) (A) did not purchase Unit Trust investments with his/her HSBC investment account during the period commencing on 1 March 2020 and ending on 28 February 2026; and  
(B) as of 1 March 2026, do not hold any Unit Trust investments in his/her HSBC investment account;
  - (b) successfully subscribe for interests in Eligible Unit Trust Investment(s) through HSBC online banking or HSBC SG mobile app during the Promotional Period. For the purposes of this Promotion, “**Eligible Unit Trust Investment(s)**” refer to the following:
    - Fullerton SGD Cash Fund (HSBC Fund Code: FSCFS)
    - HSBC SGD Liquidity Fund (HSBC Fund Code: HSGLF);
    - Any new Money Market Funds that are approved for distribution and classified under MAS Authorised Schemes
  - (c) the subscription for interests in the relevant Eligible Unit Trust Investment(s) must be made in lump sum only;
  - (d) the subscription transaction for the relevant Eligible Unit Trust Investment(s) must not be cancelled within 7 calendar days from the date of the transaction;

- (e) the subscription transaction for the relevant Eligible Unit Trust Investment(s) must not be placed through CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS);
- (f) the subscription transaction for the relevant Eligible Unit Trust Investment(s) must not be placed through Regular Savings Plan;
- (g) continue to hold the relevant Eligible Unit Trust Investment(s) purchased during the Promotional Period in such Eligible Customer's Unit Trust investment account with us for a minimum period of 30 calendar days after the date of the transaction;
- (h) as at the relevant date of fulfilment of the Cash Reward (as defined in Clause 2 of this Section A below), hold an existing Singapore Dollar (SGD) savings or current sole account (in the case of Eligible Customers who are sole accountholders), or joint account with us (in the case of Eligible Customers who are joint accountholders); and
- (i) ensure that his/her investment account and current or savings account with us is 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 1 March 2026;
  - AND
  - (II) ending on the date on which the relevant Cash Reward (as referred to in Clause 2 of this Section A below) is credited into the relevant Eligible Customer's cash account,(both commencement and end dates inclusive).

2. Each Eligible Customer will receive a Cash Reward, subject to the following terms:

- (i) such Cash Reward shall only be applicable if the underlying fund yield of his/her **first** subscription transaction for interests in an Eligible Unit Trust Investment is less than the fixed return promotional rate of 8% p.a. on a 1-month basis; and
- (ii) such Cash Reward shall be calculated as follows:

$$\frac{[\text{Promotional rate of 8\% p.a.}] - [\text{underlying fund yield}^{\wedge}]}{[\text{Number of months in a year}] \times [\text{Qualifying Amount}]}$$

*<sup>^</sup>Underlying fund yield must be less than 8% p.a.*

For the purposes of this Promotion, "**Qualifying Amount**" shall mean the amount of the relevant Eligible Customer's **first** subscription transaction for interests in an Eligible Unit Trust Investment during the Promotional Period. Such Qualifying Amount shall be rounded down to the nearest thousand dollars and is subject to a cap of SGD 20,000, regardless of the number or amount of subscription transactions such Eligible Customer enters in relation to Eligible Unit Trust Investments.

Please see example below for illustration purposes only:

Table 1: Illustration of Cash Reward calculation

Scenario	Eligible Unit Trust Investments	Qualifying Amount & Rationale	Cash Reward Calculation
Eligible Customer places two buy transactions on:  (a) 1 January 2026  <b>and</b>  (b) 15 January 2026	<u>1 January 2026</u> Client invests SGD 55,000 in Fullerton SGD Cash Fund  and <u>15 January 2026</u> Client invests additional SGD 10,000 in HSBC SGD Liquidity Fund	<b>Qualifying Amount:</b> SGD 20,000  <b>Rationale:</b> Only the <u>first trade</u> is considered in Cash Reward calculation, subject to a <u>cap up to SGD 20,000</u>	Yield of Fullerton SGD Cash Fund = 2.5%  [Difference in yield] / [Number of months in a year] X [Qualifying Amount]  or  [8.0% - 2.5%] / 12 X SGD 20,000 (cap) = SGD 91.67

3. For the avoidance of doubt, each account relationship shall be considered as a single Eligible Customer for the purposes of qualifying for this Promotion, i.e., if a customer has one (1) investment account in his sole name and one (1) investment account in joint names with another person, each of the two (2) investment accounts will be considered as a single Eligible Customer.
4. In the event that any of the Eligible Unit Trust Investments 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 Cash Reward.
5. The maximum Qualifying Amount will be capped at SGD 20,000 for each Eligible Customer, regardless of the amount or number of Eligible Unit Trust Investments purchased during the Promotional Period.
6. Cash Rewards will be issued on a first-come-first-served basis. This Promotion shall cease to be valid as and when the aggregate amount of Eligible Unit Trust Investment placements by Eligible Customers with us has reached SGD 15 million, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 31 March 2026). We shall not be obliged to inform any customer when the aggregate amount of Eligible Unit Trust Investment Placements has been met for this Promotion.
7. Barring any unforeseen technical delays, the Cash Reward will be credited into the relevant Eligible Customer's account with us no later than three months after the end of the Promotional Period (i.e. by 30 June 2026), after we reasonably determine that all criteria under this Promotion have been met.

**For the avoidance of doubt, as at the relevant date of fulfilment of the Cash Reward, if a customer does not fulfil 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 fulfilment date of the relevant Cash Reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant Cash Reward.**

Any request for early fulfilment or partial fulfilment of a Cash Reward will not be granted or entertained by us.

8. The Cash Reward is not exchangeable for reward points, credit or kind in all cases, whether in whole or in part. The Cash Reward is also not transferable or replaceable. We may substitute the Cash Reward with other item(s) of similar value.
9. The Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, except for such promotions as we may otherwise specify from time to time
10. 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. The HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, and Investment Terms (collectively, the "**Account Terms**") will apply to govern online banking and mobile banking transactions and investment accounts 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>

4. 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.
5. 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.
6. 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.
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 withdraw or alter any part of this Promotion at any time, 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 Cash Reward;
- (d) the fulfilment period for the Promotion;
- (e) the maximum Qualifying Amount; and/or
- (f) the Eligible Unit Trust Investment(s).

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.

9. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any 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 mention of any investment product or class of investment products ("**product**") should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. 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.
10. 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.
11. 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.