

## Unit Trust SMART Duration Digital Promotion (“Promotion”) Terms and Conditions

(Starts on 1 May 2026 and ends on 30 June 2026)

### A. Promotion-Specific Terms and Conditions

#### 1. Promotion Period

This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”) and starts on 1 May 2026 and ends on 30 June 2026 (the “**Promotional Period**”). We may change the Promotional Period to another date if reasonably necessary.

#### 2. What you get if you qualify

If you qualify, you’ll enjoy a discounted sales charge of 0.5% on eligible Unit Trust Investments made during the Promotional Period (the “**Discounted Sales Charge**”).

This Discounted Sales Charge:

- cannot be exchanged for cash, points, credit or anything else;
- cannot be transferred to someone else; and
- may be replaced by us with an item/ benefit of similar value.

#### 3. Who can take part (Eligible Customers)

You can take part if, during the Promotional Period, you:

- are an HSBC customer;
- are not an employee of HSBC Singapore entities; and
- meet all the requirements in Clause 4 of this Section A below.

Only personal accounts are eligible.

#### 4. What you must do to qualify

To qualify for the Discounted Sales Charge, you must meet all of the following:

##### (a) Make an Eligible Subscription

You must successfully subscribe in cash for units / shares in an Eligible Unit Trust Investment:

- denominated in SGD and/or foreign currencies; and
- using your sole HSBC investment account via the HSBC Singapore app or HSBC Online Banking.

##### (b) Eligible Unit Trust Investments

(I) HSBC Global Investment Funds - Global Short Duration Bond:

- HGDSA, HGDUA, HGDUC, HGDUR, HGDEC, HGDER, HGDSC, HGDSR, HGDSH

(II) HSBC Global Investment Funds - Ultra Short Duration Bond:

- HUSU, HUSH, HUSHR, HUSD, HUSDR, HUSEC, HUSER, HUSGC, HUSGR, HUSR, HUSRR, HUSS, HUSSR

(c) **No Cancellation within 7 Days**

Your subscription must not be cancelled within 7 calendar days from the transaction date.

(d) **Exclusions (these do not qualify)**

Your subscription must not be made through:

- CPF Investment Scheme (CPFIS)
- Supplementary Retirement Scheme (SRS)

(e) **Accounts must be in good standing**

Your investment account and your current/savings account with us must be maintained in good standing and conducted properly as at the date of purchase of Eligible Unit Trust Investments (as determined by us in our reasonable discretion).

5. **When you won't qualify (and what happens then)**

If your purchase of an Eligible Unit Trust Investment is:

- not successfully completed; or
- cancelled or rejected within any applicable free-look/ cooling period; or
- cancelled within the Promotional Period,

(whichever occurs latest), then you won't be eligible for the Discounted Sales Charge for that transaction.

However, if you make another eligible purchase during the Promotional Period and meet all requirements, you can still qualify for that later purchase.

6. **Can this be combined with other promotions?**

This Promotion can be used together with other HSBC promotions for products transacted through the HSBC Singapore app or HSBC Online Banking, unless we state otherwise.

7. **Other Terms**

Other terms also apply to this Promotion. These are set out in the section called "General Terms and Conditions". Together, the Promotion-Specific Terms and Conditions and the General Terms and Conditions make up the full set of rules of this Promotion, referred to as the "**Promotional Terms and Conditions**".

## **B. General Terms and Conditions**

1. **Account Terms Still Apply**

The HSBC Account User Agreement, Investment Terms and the relevant product terms (the "**Account Terms**") will apply to deposit accounts, investment accounts and the relevant product respectively. If there's any conflict between those and these Promotional Terms and Conditions and the Account Terms, these Promotion Terms apply for this Promotion (to the extent of the conflict).

2. **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) (“**your Personal Data**”) to us, you consent to us (and our agents and their respective authorised service providers) collecting, using, disclosing and/or sharing your Personal Data for:

- (i) administering and fulfilling the Promotion;
- (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) other purposes in our Data Privacy Policy:  
<https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

### 3. **No Tax, Legal or Accounting Advice**

We don't provide tax, legal or accounting advice. If you're unsure about any tax or other obligations linked to taking part in this Promotion, for example, any reporting or filing requirements, you should seek advice from a qualified professional adviser.

### 4. **Processing Time**

We may need reasonable time to process instructions and may not complete a transaction on the same day. We aren't liable for losses caused by such processing delays.

### 5. **Eligibility Decision and Records**

We may determine (in our reasonable discretion) whether you qualify. Our records for this promotion are final and binding.

### 6. **Foreign Currency Conversion and Exchange Rate Risk**

If your transaction is in a currency other than Singapore Dollars (“**SGD**”), we'll convert it to SGD using our prevailing exchange rate on the booking the transaction is booked to work out the SGD amount. If we can't give you a confirmed exchange rate at the time, we may use a provisional rate first. Once the actual rate is confirmed, we'll adjust the transaction and any difference will be debited from or credited to your originating account (or another account you hold with us), or by another method we decide. Foreign currency transactions involve exchange rate risk and exchange controls may apply to certain currencies from time to time. You may make a gain or a loss when converting currencies, and you should make your own assessment before proceeding. We're not responsible for any loss caused by delays in carrying out the conversion, instructions or transactions

### 7. **Changes or Withdrawal of the Promotion**

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; or

- (iv) otherwise protect our legitimate interests.

The updates include changes to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the amount of Discounted Sales Charge amount; and/or
- (d) the fulfilment period or criteria for the Discounted Sales Charge.

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.

## 8. **Important Investment and Risk Statements**

These Promotional Terms and Conditions aren't an offer to sell, or an invitation to buy or subscribe for, any investments or securities. Nothing in them forms part of, or should be relied on as, any contract or commitment. Any investment product mentioned isn't a recommendation to buy or sell, and it isn't a forecast of future performance. This document is intended for Singapore residents only. It isn't meant to be distributed, or used as an offer or solicitation, in any place where that would be unlawful (including, in particular, the United States and Canada). We haven't considered your individual investment objectives, financial situation or needs. You shouldn't treat this as investment advice. You may wish to consult a financial adviser before investing. If you choose not to, you should carefully consider whether the investment is suitable for you. Any investment you make is your decision and at your own risk. Investment values can go down as well as up, and you may get back less than you invested. Past performance is not necessarily indicative of future performance. Please read the relevant prospectus, offering document or product information before investing.

## 9. **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.

## 10. **ESG and Sustainable Investing**

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](http://www.hsbc.com/sustainability).**

#### **11. Use of these Promotional Terms and Conditions**

You must not record, reproduce, share, copy, store or transmit any part of these Promotional Terms and Conditions in any way (including electronically, by photocopy, photograph or recording) without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.

#### **12. Governing Law and Jurisdiction**

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.