



HSBC New to Unit Trust Q1 2023 Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid from 1 January 2023 to 31 March 2023 (both dates inclusive) or such other date(s) as may be determined by HSBC at its discretion (“**Promotional Period**”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) to all new Unit Trust customers of the Bank (excluding HSBC staff) (“**Eligible Customers**”) who have not traded in any Unit Trust with the Bank before.
3. Eligible Customers will be entitled to full rebate of the initial sales charge, within the cashback cap of SGD 1,500, on their first subscription in any single eligible Unit Trusts (“**First Subscription**”) on a cashback (“**Gift**”) basis, which will be credited into their existing Singapore Dollar (SGD) Savings or Current sole account with the Bank (in the case of Eligible Customers who are sole account holders), or joint account with the Bank (in the case of Eligible Customers who are joint account holders).
4. Only the First Subscription will be eligible for the cashback (see Scenario 1 below). In the event that multiple UT subscriptions are executed on the same date, the Eligible Customer shall enjoy a Gift equivalent to the highest cashback value (see Scenario 2 below).

For illustration purposes only:

Scenario 1: Only one UT was executed on the first trade date during the Promotional Period

#	Trade Date	Fund Name	Investment Amount	FEL charge
1	3 January 2023	PIMCO Income Fund	SGD 15,000	e.g. 2%
2	4 February 2023	Schroder ISF Global Sustainable Food & Water	SGD 10,000	e.g. 3%
3	3 March 2023	HSBC GIF Economic Scale US Equity	SGD 20,000	e.g. 3%

First subscription trade will be taken as PIMCO Income Fund. The cashback amount to be received will be **SGD 300** (SGD 15,000 x 2%).

Scenario 2: Multiple UT subscriptions were executed within the first trade date during the Promotional Period

#	Trade Date	Fund Name	Investment Amount	Potential Cashback Amount (if trade was taken as the first subscription)
1	3 January 2023	PIMCO Income Fund	SGD 60,000	2% FEL x SGD 60,000 = SGD 1,200
2	3 January 2023	Schroder ISF Global Sustainable Food & Water	SGD 30,000	3% FEL x SGD 30,000 = SGD 900
3	3 January 2023	HSBC GIF Economic Scale US Equity	SGD 50,000	3% FEL x SGD 50,000 = SGD 1,500

In the event that multiple UT subscriptions are executed on the same date (e.g. 3 January 2023), the Eligible Customer shall enjoy a Gift equivalent to the highest cashback value. Based on the scenario above, the highest valued cashback will be SGD 1,500, for the trade on the HSBC GIF Economic Scale US equity.

5. This Promotion is applicable to all Eligible Customers who successfully invest in any lump sum unit trust transaction (excluding Regular Savings Plan transactions) in SGD and/or foreign currencies through the Bank and meet all the following criteria during the Promotional Period (the “**Eligible Unit Trust Investment**”):
 - a. Meet the minimum qualifying investment amount of SGD 10,000 (or foreign currency equivalent) in a single eligible Unit Trust investment;



- b. The Purchased Eligible Unit Trust Investments must not be cancelled within 7 calendar days (the “**Cancellation period**”);
 - c. The eligible Unit Trust investments must be placed by customers through their Relationship Manager or Personal Wealth Manager;
 - d. CPF/SRS investments are not eligible for this Promotion;
 - e. Unit Trusts purchased via HSBC’s Online Unit Trust platform or HSBC Singapore App are not eligible for this Promotion; and
 - f. Unit Trust investment must not be for any of the Unit Trusts excluded from this promotion as set out in Appendix One below.
6. This promotion is valid with other offers or promotions, except for the Wealth and Time Deposit Lunar New Year promotion. Customers who participate in the Wealth and Time Deposit Lunar New Year promotion will not be eligible to qualify for this promotion.
7. The cashback value for this promotion is capped at SGD 1,500 and Eligible Customers must have an existing Singapore Dollar (SGD) Savings or Current sole account with the Bank (in the case of Eligible Customers who are sole account holders), or joint account with the Bank (in the case of Eligible Customers who are joint account holders) to receive the cashback amount.
8. Only personal accounts are eligible. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the “**Account Terms**”) will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotion Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotion Terms and Conditions shall apply to the extent of the conflict or inconsistency.
9. 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. Neither the Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
10. 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.
11. Barring any unforeseen technical delays, the Gift will be credited into an Eligible Customer’s account with the Bank no later than two months after the end of the Promotion Period, after the Bank determines in its discretion that all criteria under this Promotion have been met.
12. Any request for early fulfillment of a Gift will not be granted or entertained by the Bank. The Gift is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Gift is also not transferable or replaceable. We reserve the right, at our discretion, to substitute the Gift with other item(s) of similar value without prior notice.
13. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at the Bank’s prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD.



14. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. 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.
15. For the avoidance of doubt, the joint account holders of a joint investment account shall collectively be considered as one customer for the purpose of qualifying for this Promotion.
16. In the event that a Unit Trust investment made during the Promotional Period is cancelled, rejected, or not successfully completed, a customer will no longer be eligible for the Gift. However, if the customer makes another Unit Trust investment within the Promotional Period, he/she will still be eligible if the Unit Trust investment is successfully completed and all other criteria under this Promotion have been met.
17. The Bank may, at its sole discretion, revise these Promotion Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion) or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party.
18. These Promotion 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.
19. This document is 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 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.
20. Before you make any investment decisions, you may wish to consult a financial adviser. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable for you.



Appendix One – Unit Trusts excluded from Promotion

Fund code	Fund name	ISIN	Currency
FSCFS	Fullerton SGD Cash Fund Acc SGD	SG9999005961	SGD
HUSD	HSBC Global Investment Funds - Ultra Short Duration Bond PM2 USD (Cash)	LU2334455339	USD
HUSDR	HSBC Global Investment Funds - Ultra Short Duration Bond PM2 USD (Reinvest)	LU2334455339	USD
HUSH	HSBC Global Investment Funds - Ultra Short Duration Bond PM2 HKD (Cash)	LU2334458945	HKD
HUSHR	HSBC Global Investment Funds - Ultra Short Duration Bond PM2 HKD (Reinvest)	LU2334458945	HKD
HUSR	HSBC Global Investment Funds - Ultra Short Duration Bond PM3H RMB (Cash)	LU2334460339	RMB
HUSRR	HSBC Global Investment Funds - Ultra Short Duration Bond PM3H RMB (Reinvest)	LU2334460339	RMB
HUSS	HSBC Global Investment Funds - Ultra Short Duration Bond PM3H SGD (Cash)	LU2334458192	SGD
HUSSR	HSBC Global Investment Funds - Ultra Short Duration Bond PM3H SGD (Reinvest)	LU2334458192	SGD
HUSU	HSBC Global Investment Funds - Ultra Short Duration Bond PC USD (Accumulation)	LU2334455255	USD
HULFA	HSBC Global Liquidity Funds PLC – HSBC US Dollar Liquidity Fund (Class D)	IE0030819381	USD

Customer's Signature	
Full name	_____
Date	_____

For Bank use only

Name of Relationship Manager _____

Employee ID of Relationship Manager _____