



## A. HSBC SG Chat On-boarding Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid from 1 January 2023 till 31 March 2023 (both dates inclusive) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) at its discretion (the “**Promotional Period**”).
2. This Promotion is offered by HSBC only to new and existing Premier customers including HSBC staff, who have not been successfully on-boarded to HSBC’s SG Chat platform by an HSBC relationship manager during the Promotional Period (“**Eligible Customers**”).
3. Eligible Customers who fulfil the criteria set out under Clause A(4) below during the Promotional Period will qualify for a S\$30 cash credit (the “**Reward**”).
4. To qualify for the Promotion, an Eligible Customer must, during the Promotional Period:
  - (i) have an existing Singapore Dollar (SGD) Savings or Current sole account with the Bank ; and
  - (ii) be successfully on-boarded to SG Chat through either WhatsApp or WeChat. Successful on-boarding is described in Clause A(5).

The Reward may only be claimed **once** for successful on-boarding to **either** WhatsApp **or** WeChat and regardless of the number of mobile numbers such customer has registered with the Bank – i.e. it is capped at S\$30 for each such customer.

5. On-boarding to SG Chat is considered successful only after an Eligible Customer (a) completes all One-Time Password entries required to set up SG Chat and (b) provides the Bank with their consent to being on-boarded to SG Chat through either WhatsApp or WeChat.
6. The Reward may be claimed only for the first 1,200 Eligible Customers who are successfully on-boarded to SG Chat in each month of the Promotional Period. The Bank is not obliged to inform any Eligible Customer of whether the Rewards for each month of the Promotional Period have been fully awarded.
7. Barring any unforeseen technical delays, fulfillment of the Reward will be done after HSBC determines in its discretion that all 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 in these Promotion terms and conditions.



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 to substitute the Reward at our discretion with other item(s) of similar value without prior notice.
10. Only personal accounts in sole names are eligible for purposes of this Promotion. Joint accounts are excluded from this Promotion. Terms and conditions governing personal deposit accounts the “**Account Terms**”) will apply to govern deposit accounts. 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.
11. 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.

## **B. 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. The Promotion Terms and Conditions and the General 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.