

**HSBC Unit Trust Q1 Tiered Cashback Rebates Promotion (“Promotion”)
Terms and Conditions
(1 January to 31 March 2024)**

1. This Promotion is valid from 1 January 2024 to 31 March 2024 (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 to Unit Trust customers of the Bank and existing to Unit Trust customers that are invested only in Money Market Funds as of 31 December 2023, excluding HSBC staff, who successfully invest in Eligible Unit Trusts (as defined in Clause 4 below) through the Bank (the “**Eligible Unit Trust Investments**”) and meet all criteria under this Promotion during the Promotional Period (such customers, “**Eligible Customers**”).
3. Subject to Clause 7 below, Eligible Customers will be entitled up to 1.5% rebate of their investment amount on their subscriptions for units in any Eligible Unit Trust Investment (as defined in Clause 4 below) 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 accountholders), or joint account with the Bank (in the case of Eligible Customers who are joint accountholders).
4. To qualify as an “**Eligible Unit Trust Investment**”, it must fulfil the following:
 - a. Investments in the Eligible Unit Trust(s) must be subscription transactions, made in lump sum only;
 - b. Regular Savings Plan transactions are excluded from this Promotion;
 - c. Investments must be placed through your designated relationship manager only;
 - d. Minimum front-end-load of 1.5%;
 - e. Investments into Money Market Funds are excluded from this Promotion;
 - f. The purchased Eligible Unit Trust Investments must not be cancelled within 7 calendar days; and
 - g. Investments through CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS) are not eligible for this Promotion.
5. Eligible Customers who successfully meet all requisite criteria during the Promotional Period will pay the regular sales charge and subject to Clause 7 below, will receive up to 1.5% cashback, capped at SGD 15,000 per Eligible Customer, on the gross investment amount of the Eligible Unit Trust Investment(s) purchased.

Minimum Qualifying UT Investment Amount	Qualifying Cashback	Minimum Front-End Load	Qualifying Period
Below SGD 250,000	0.75%	1.5%	From 1 January 2024 to 31 March 2024
SGD 250,000 - 500,000	1%	1.5%	
Above SGD 500,000	1.5%	1.5%	

6. 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 accountholders), or joint account with the Bank (in the case of Eligible Customers who are joint accountholders) to receive the cashback amount. Fulfillment will be done within three months following expiration of the Promotion.

7. The Promotion is valid with other offers or promotions except for the promotions stated below:
 - a. Wealth and Time Deposit January 2024 Promotion
 - b. Unit Trust and Time Deposit February 2024 Promotion
8. Only personal accounts are eligible. The HSBC Account User Agreement and the Investment Terms (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 Promotion 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 three months after the end of the Promotional 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. 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.
14. In the event that an Eligible 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 Eligible Unit Trust Investment is successfully completed and all other criteria under this Promotion have been met.
15. 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 such as the maximum investment amount eligible for cashback) or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party.
16. 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 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 advisor. 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 or product information before investing.

17. 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.
18. 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 sustainable 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 consider these factors. 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 impact or measurement criteria of an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability impact will be achieved. ESG and Sustainable investing is an evolving area and new regulations are being developed which will affect how investments can be categorised or labelled. An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future.

When we classify an investment product or service against our ESG and Sustainable Investing (SI) categories described in this document: ESG Enhanced, Thematic or Impact, this does not mean that all individual underlying holdings in the investment product or portfolio will meet the relevant SI criteria. As such, an SI classification does not mean that all underlying holdings in a fund or discretionary portfolio meet the relevant sustainable investment criteria. Similarly, where an equity or fixed income investment is classified under an Enhanced, Thematic or Impact category this does not mean that the underlying issuer's activities are fully sustainable. Not all investments, portfolios or services are classifiable under our SI categories. This may be because there is insufficient information available or because a particular investment product does not meet HSBC's SI classifications criteria

19. 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.