



## HSBC Wealth Mega Air Miles Lucky Draw ('Promotion')

### Promotion Summary

Stand a chance to win a prize of up to 250,000 KrisFlyer miles in our Wealth Mega Air Miles lucky draw, when you invest in eligible investment and insurance products with us during the Promotion Period.

#### How to Participate:

##### STEP 1

Register by sending an SMS in the following format to 74722:

MEGAMILES<space>'10-digit KrisFlyer membership number'

(For example:  
MEGAMILES 8880123456)

##### STEP 2

Earn **1 (ONE)** lucky draw chance in the Monthly Prize draw for every S\$10,000 accumulated in Eligible Investment Transactions in a month during the Promotion Period.

- If you are not selected as a winner in a monthly draw, stay invested with us and your chances earned will carry over to the next monthly draw.

##### BONUS

Earn up to 2 bonus chances by executing any buy (Equity / Unit Trust) transactions via HSBC SG App or Online Banking, and/or converting FX.

Earn up to **1 (ONE)** bonus chance for each criteria:

1. Execute at least 1 digital Equity or Unit Trust buy transaction of any amount during the Promotion Period.
2. Perform at least 1 FX conversion of any amount via RM or digital channels during the Promotion Period.

#### Lucky Draw Schedule and Prizes:

Monthly Prize Eligibility Period	Draw Date	Prize	No. of Winners
1 – 31 August 2023 (‘August Monthly Draw’)	29 September 2023	100,000 miles	5 Winners
1 – 30 September 2023 (‘September Monthly Draw’)	31 October 2023	100,000 miles	5 Winners
1 – 31 October 2023 (‘October Monthly Draw’)	30 November 2023	100,000 miles	5 Winners
1 – 30 November 2023 (‘November Monthly Draw’)	29 December 2023	100,000 miles	5 Winners
1 – 31 December 2023 (‘December Monthly Draw’)	31 January 2024	250,000 miles	4 Winners
Total:		3,000,000 miles	24 Winners



## Promotion Terms and Conditions

1. This Promotion is a monthly lucky draw ('Monthly Prize Draws') where participants can stand a chance to win one of 20 prizes of 100,000 KrisFlyer miles ('Miles'), **OR** one of 4 prizes of 250,000 Miles, with a total of 3,000,000 Miles up for grabs.
2. This Promotion is valid from **1 August 2023 till 31 December 2023**, (both dates inclusive), or such other dates as HSBC may determine in its discretion ('Promotion Period').
3. This Promotion is offered by HSBC Bank (Singapore) Limited ('HSBC' or the 'Bank') to all onshore HSBC Singapore customers with residency in Singapore, and who possess a Singapore mobile number registered with the Bank ('Eligible Customers').

### Registration

4. Customers must register via the method below in order to be considered a participant in the Promotion:
  - Register by sending an SMS in the following format to 74722:  
MEGAMILES<space>'10-digit KrisFlyer membership number'  
(For example: MEGAMILES 1801928491)

### Draw Schedule

5. Customers need only register once to be added to the list of participants. The cut-off date to be registered for a draw is at least 5 business days before each draw date (refer to Table 5a below for the lucky draw prizes and draw schedule). For example, to be eligible for the August Monthly Draw, customers must be registered by 22<sup>nd</sup> September 2023.

Table 5a: Lucky Draw Prizes and Schedule

Monthly Prize Eligibility Period	Draw Date	Prize	No. of Winners
1 – 31 August 2023 (‘August Monthly Draw’)	29 September 2023	100,000 miles	5 Winners
1 – 30 September 2023 (‘September Monthly Draw’)	31 October 2023	100,000 miles	5 Winners
1 – 31 October 2023 (‘October Monthly Draw’)	30 November 2023	100,000 miles	5 Winners
1 – 30 November 2023 (‘November Monthly Draw’)	29 December 2023	100,000 miles	5 Winners
1 – 31 December 2023 (‘December Monthly Draw’)	31 January 2024	250,000 miles	4 Winners
Total:		3,000,000 miles	24 Winners

### Earning Lucky Draw Chances

6. Eligible Customers can earn chances (as shown in Table 6a below) in the Monthly Prize Draws when they invest in Eligible Investment Transactions (as shown in Table 6b below) during the Promotion Period.

Table 6a: Earning Monthly Prize Draws Chances

Criteria	Lucky Draw Chance Earn Rate
<p>For customers who:</p> <ol style="list-style-type: none"> <li>Invest a cumulative investment amount of at least S\$10,000 in Eligible Investment Transactions in a calendar month during the Promotion Period;</li> </ol> <p>and</p> <ol style="list-style-type: none"> <li>have at least 1 existing holding (of any amount) in any of their Investment Accounts by the last day of the same calendar month.</li> </ol>	<p>Will earn <b>1 (ONE)</b> chance in the Monthly Prize Draws for every <b>S\$10,000</b> in Eligible Investment Transactions accumulated during the Monthly Prize Eligibility Period.</p> <p>Eligible Customers who do not win in a Monthly Prize draw will have their chances earned carried over to the next Monthly Prize draw.</p>
<p>For customers who:</p> <ol style="list-style-type: none"> <li>Purchase <ol style="list-style-type: none"> <li>a single premium Insurance product with a minimum single premium of S\$10,000 during the Promotion Period;</li> </ol> </li> </ol> <p>or</p> <ol style="list-style-type: none"> <li>a regular premium Insurance product with a minimum Annual First Year Premium (AFYP) of S\$10,000 during the Promotion Period;</li> </ol> <p>and</p> <ol style="list-style-type: none"> <li>The insurance policy purchased must still be in force by the draw date.</li> </ol>	<p>Will earn <b>1 (ONE)</b> chance in the Monthly Prize Draws for every <b>S\$10,000</b> in single premium / annual first year premium (AFYP) paid.</p> <p>The lucky draw chance(s) earned will be effective for the Monthly Prize Draws in the same calendar month in which the insurance plan purchased is incepted by HSBC Life (Singapore) Pte. Ltd. ('HSBC Life Singapore')</p> <p>Eligible Customers who do not win in a Monthly Prize draw will have their chances earned carried over to the next Monthly Prize draw.</p>

Table 6b: Eligible Investment Transactions

Product	Direction
Equity	Buy only
Unit Trust / Mutual Fund	Buy only <b>Excludes:</b> 0 (zero) front-end load transactions
Bond	Buy only
Structured Product	Buy only
Insurance	Buy only



7. 20 Eligible Customers will each be entitled to win one Monthly Prize of 100,000 Miles, and 4 Eligible Customers will each be entitled to win one Monthly Prize of 250,000 Miles. Customers who do not win in a Monthly Prize Draw will have their chances earned carried over to the next Monthly Prize Draw.
8. Eligible Customers may win the Monthly Prize only **once** during the Promotion Period (i.e. a customer who wins a Monthly Prize will not be a participant in future Monthly Prize draws).

#### **Earning Bonus Chances**

9. Eligible Customers can earn up to 2 Bonus Chances for the Monthly Prize Draws by performing digital (Equity or Unit Trust) transactions, or FX conversions. 1 extra chance can be earned for fulfilling each of the criteria (as shown in Table 9a below).

Table 9a: Bonus Monthly Prize Draws Chances

Criteria	Bonus Monthly Prize Draws Chance
For customers who: 1. Have earned at least 1 chance in the Monthly Prize Draw (as detailed in Clause 6); and 2. Perform at least 1 digital Equity or Unit Trust transaction (either via mobile app or online) of any amount during the Promotion Period.	Will earn <b>1 (ONE)</b> bonus chance in the Monthly Prize Draws.
For customers who: 1. Have earned at least 1 chance in the Monthly Prize Draw (as detailed in Clause 6); and 2. Perform at least 1 FX conversion (either via mobile app, online, or through their Relationship Manager) of any amount during the Promotion Period.	Will earn <b>1 (ONE)</b> bonus chance in the Monthly Prize Draws.

#### **Illustration of Chances Earned**

10. Scenario:
  - a. Customer A places a trade for S\$50,000 in Unit Trust via their Relationship Manager (RM) on 1 August 2023. He will earn **5 chances** for the August Monthly Draw. If he is not determined as one of the winners in the August Monthly Draw, his 5 chances earned will carry over to the next Monthly Prize Draw.
  - b. Customer B meets with his insurance specialist on 15 September 2023 and buys a Jade Legacy Universal Life plan for a single premium of S\$308,000. The plan gets inceptioned by HSBC Life Singapore on 1 November 2023. He also places a trade for S\$10,000 in Unit Trust via HSBC mobile app on 20 November 2023.



Customer B will earn **32 chances** (+1 bonus chance for Digital transaction) for the November Monthly Prize Draw. If he doesn't win a prize at the November Monthly Prize draw, his 32 chances earned will carry over to the next Monthly Prize Draw.

### **Draw Details**

11. The 5 lucky draws will be conducted on 5 separate days as detailed in Table 5a above, after HSBC determines in its sole discretion that the criteria under this Promotion have been met, barring any unforeseen delays. The allocation of prizes to Eligible Customers (the 'Winners') during the Monthly Prize Draws will be determined at random by computerized means by HSBC, in the presence of an external Certified Public Accountant (CPA) at 10 Marina Boulevard, #49-01, Marina Bay Financial Centre Tower 2, Singapore 018983 (or otherwise as advised by such external CPA). The random selection of the Winners will be verified by such external CPA.
12. Winners will be notified via SMS, and a letter through the post, both of which will be sent within 7 calendar days after each draw date. HSBC shall have the right to publish the name initials and surnames of each Winner as well as the last 4 digits of their KrisFlyer membership number on the HSBC Singapore public website within 7 calendar days from each draw date. By participating in this Promotion, the Eligible Customers consent to the collection, use, and/or disclosure of their personal data (including their names and KrisFlyer membership number provided) for the purposes of publication of the results and fulfilment of the stated rewards of the lucky draw (which shall include the identities of the Winners) for the minimum prescribed period of 2 months under the relevant provisions of the Gambling Control (Trade and Other Promotional Games and Lotteries — Class Licence) Order 2022.
13. After the Winners have been determined for each lucky draw, Miles will be credited to the relevant Winner's KrisFlyer account based on the membership number used for registration. Barring any unforeseen delays, it may take up to 4 to 6 weeks for the Miles to be credited. If a Winner does not receive the Miles in his/her KrisFlyer account more than 6 weeks after being informed of that they have won a prize, such Winner must contact HSBC within 90 calendar days from 13 March 2024. Unclaimed prizes will be forfeited 90 calendar days after 13 March 2024.
14. Redemption and use of KrisFlyer miles through the KrisFlyer Programme are governed by the terms and conditions of the KrisFlyer Programme.
15. For the purpose of this Promotion, eligible Investment Accounts are as follows:
  - (i) "**Investment Account**" refers to the following accounts:
    - (a) Unit Trust Investment Account;
    - (b) Equity Investment Account;
    - (c) Structured Product Investment Account; and
    - (d) Bond Investment Account.
16. For the avoidance of doubt, each customer relationship (whether sole name or joint names) with the same mobile number registered with the Bank shall be treated as a single Eligible Customer for this Promotion (i.e. the lucky draw chances earned will be collated across the customer's sole



and joint name accounts, as long as the main mobile number registered with the Bank for the account corresponds to the mobile number used to register for this Promotion).

17. This Promotion is valid with other HSBC offers or promotions unless otherwise stated.
18. Any request for early fulfillment of Miles will not be granted or entertained by the Bank. The Miles are not exchangeable for cash, reward points, credit or kind in all cases, whether in whole or in part. The Miles are also not transferable or replaceable. HSBC reserves the right, at our discretion, to substitute the Miles with other item(s) of similar value without prior notice.
19. 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.

### **General Terms and Conditions**

1. HSBC reserves the right to revise any of these Promotion Terms and Conditions (including but not limited to varying the Promotion Period or the maximum number of available Miles), 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. Only personal accounts are eligible. HSBC Online Banking Terms and Conditions, HSBC Mobile Banking App Terms and Conditions, the HSBC Account User Agreement and the Investment Terms (collectively, the "**Account Terms**") will apply to govern internet banking transactions, mobile banking transactions, 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.
3. 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.
4. 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.
5. 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.

6. These Promotion Terms and Conditions should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment. 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 on this document should not be construed as a distribution, an offer to sell or a solicitation to buy any product 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.
7. "**Sustainable investments**" include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors (collectively, "**sustainability**") to varying degrees. Certain instruments we include within this category may be in the process of changing to deliver sustainability outcomes. There is no guarantee that sustainable investments will produce returns similar to those which don't consider these factors. Sustainable investments may diverge from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for sustainable investments, or the impact of sustainable investment ("**sustainability impact**"). Sustainable investment and sustainability impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors. HSBC may rely on measurement criteria devised and/or 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 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 sustainability impact will be achieved. Sustainable investing is an evolving area and new regulations may come into effect which may affect how an investment is categorised or labelled. An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future.
8. These Promotion Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.