



HSBC Everyday Global Account Reward Promotion: Frequently Asked Questions (FAQ)

I am an existing HSBC Jade or HSBC Premier customer, can I qualify for the HSBC Everyday Global Account Reward Promotion ?

No, existing HSBC customers who have (a) an existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) during the promotional period do not qualify for this promotion.

Customers who participate in HSBC Premier Welcome Reward Promotion will not be eligible for this Promotion as well.

If I hold only a credit card with HSBC, can I qualify for the HSBC Everyday Global Account Reward Promotion?

If your card has been approved before 4 February 2022, you may be eligible for both the Base reward and Wealth bundle reward when you:

- a) Open an Everyday Global Account
- b) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- c) Successfully open a HSBC Investment Account and place a minimum buy transaction trade of S\$1,000 in Unit Trusts or Securities via online banking or HSBC Singapore app (excluding Regular Savings Plan)
- d) Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).

In addition, please ensure that you have provided us your consent to receive marketing communications from HSBC. If you haven't already done so, you may subscribe [here](#).

For more details, refer to clause 6 and 9 of the [HSBC Everyday Global Account Reward Promotional Terms and Conditions](#) and our website [here](#).

If your card has been approved between 4 February – 28 February 2022 you may be eligible for both the Base reward and Card bundle reward when you:

- a) Open an Everyday Global Account
- b) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- c) Your credit card approval is within 30 days of your Everyday Global Account opening date
- d) Upon card approval, you spend a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period
- e) Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).



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Please note that customers who hold any HSBC deposit account(s) either in his/her own name or jointly with other person will not be eligible for this Promotion.

When do I need to perform the required transactions?

To qualify for the rewards, please ensure you have fulfilled the relevant eligibility criteria and performed the relevant transactions by the following dates:

	Transactions to perform	Deadline
Base Reward	Complete 2 consecutive months of fresh funds deposit	30 Apr 2022
Card bundle Reward	Charge a minimum of S\$500 in Qualifying Transactions to HSBC credit card	31 Mar 2022 (for Card approved by 28 Feb) 30 Apr 2022 (for Card approved by 31 Mar)
Wealth bundle Reward	Place a minimum buy transaction trade of S\$1,000	30 Apr 2022

For more details, refer to [HSBC Everyday Global Account Reward Promotional Terms and Conditions](#)

I have just applied for an Everyday Global Account, how do I qualify for the Card bundle Reward?

To qualify for the Card bundle Reward, you have to:

- Apply for a HSBC credit card and the card must be approved within 30 days of your Everyday Global Account opening date. You can do so via our [online form](#) which is available on the HSBC credit card website.
- Upon card approval, you spend a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period
- Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).

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I have applied for both Credit Card and Everyday Global Account but my Credit Card was declined, what reward am I eligible for?

You may still be eligible for the Base reward (S\$50 cash credit). Simply fulfil the conditions below:

- a) Successfully open an Everyday Global Account
- b) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- c) Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).

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I have applied for Credit Card and Everyday Global Account within the journey but my Everyday Global Account was declined, what reward am I eligible for?

You will not be eligible for the HSBC Everyday Global Account Reward Promotion.

However, you may still be eligible for the Credit Card Sign Up Promotion. Simply fulfil the conditions below:

- a) Apply for an HSBC credit card
- b) Upon card approval, spend a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period
- c) Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).

For more details, refer to [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 January to 28 February\)](#)

I have applied for both Credit Card and EGA at the branch, am I eligible for the Card bundle Reward?

Yes, you are eligible. Please ensure to perform the below conditions to qualify:

- a) Your HSBC credit card must be approved within 30 days of your Everyday Global Account opening date.
- b) Upon card approval, spend a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period
- c) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- d) Download and successfully log in to HSBC Singapore mobile banking app. You can register for online banking [here](#).



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How can I enjoy both the Card bundle Reward and Wealth bundle Reward?

You can enjoy up to S\$550 worth of rewards when you fulfil all conditions of both the Card bundle Reward and Wealth bundle Reward.

For the most seamless application journey, we recommend that you follow the steps below to qualify:

Step 1: Apply for an HSBC credit card via the [online form](#), and indicate your interest to open the HSBC Everyday Global Account within the same session

Step 2: Make a deposit of at least S\$5,000 to your Everyday Global Account each month for 2 consecutive months and spend S\$500 on your new HSBC Credit Card

Step 3: Once your Everyday Global Account is opened, register for online banking [here](#).

Step 4: Log on to your online banking or the HSBC Singapore app and follow the steps [here](#) to open your Investment Account.

Step 5: Place a minimum buy transaction trade of S\$1,000 in Unit Trusts or Securities via online banking or HSBC Singapore app (excluding Regular Savings Plan).

Once you've done all the steps above, you will receive S\$350 cash credit into your Everyday Global Account and up to S\$200 cashback credited to your new HSBC credit card. Find out more on when you will receive your rewards [here](#).

If my Everyday Global Account is opened in February but credit card is only approved in March, can I still qualify for the Card bundle Reward?

Yes, you may still qualify. To qualify, you have to:

- a) Ensure your HSBC credit card must be approved within 30 days of your Everyday Global Account opening date.
- b) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months
- c) Upon card approval, spend a minimum of S\$500 in Qualifying Transactions within the Qualifying Spend Period

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Here's are some scenarios to illustrate:

Scenario A:



Month	Feb	Mar	Apr
Action	10 Feb: Open EGA Account	1 Mar: Fresh funds of S\$5,000	1 Apr: Deposit another S\$5,000
Account Balance	S\$0	S\$5,000	S\$10,000
Action	-	5 Mar: Card Approved	-
Card Spending	-	S\$200	S\$300

Customer qualifies for Base reward and Card bundle reward.

- ✓ Deposit fresh funds of S\$5,000 for 2 consecutive months
- ✓ Credit card is approved within 30 days of account opening date
- ✓ Charge S\$500 to HSBC credit card within Qualifying spend period

Scenario B:

Month	Feb	Mar	Apr
Action	10 Feb: Open EGA Account	1 Mar: Fresh funds of S\$5,000	1 Apr: Deposit another S\$5,000
Account Balance	S\$0	S\$5,000	S\$10,000
Action	-		5 Apr: Card Approved
Card Spending	-		S\$500

Customer qualifies for Base reward only

- ✓ Deposit fresh funds of S\$5,000 for 2 consecutive months
- ✗ Credit card was approved more than 30 days after account opening date
- ✓ Charge S\$500 to HSBC credit card within Qualifying spend period

Scenario C:

Month	Feb	Mar	Apr
Action	10 Feb: Open EGA Account	1 Mar: Fresh funds of S\$5,000	1 Apr: No deposit
Account Balance	S\$0	S\$5,000	S\$5,000
Action	-	5 Mar: Card Approved	-
Card Spending	-	S\$200	S\$300

Customer does not qualify for both Base reward and Card bundle reward.

- ✗ Deposit fresh funds of S\$5,000 for 2 consecutive months
- ✓ Credit card is approved within 30 days of account opening date
- ✓ Charge S\$500 to HSBC credit card within Qualifying spend period



I have fulfilled all eligibility criteria, when will I receive my reward?

Thanks for participating in our promotion. You will receive your reward based on the following schedule:

Example 1A: Card bundle Reward + Credit Card Sign up Promotion

Month	Feb	Mar	Apr	May	Jun
Action	Card approved		S\$200 cashback to credit card		
Card Spending	S\$500				
Action	Open EGA account	Fresh funds of S\$5,000	Deposit another S\$5,000		S\$200 cash credit into EGA
Account Balance	S\$0	S\$5,000	S\$10,000		

Example 1B: Card bundle Reward + Credit Card Sign up Promotion

Month	Feb	Mar	Apr	May	Jun
Action		Card approved		S\$200 cashback to credit card	
Card Spending		S\$500			
Action	Open EGA account	Fresh funds of S\$5,000	Deposit another S\$5,000		S\$200 cash credit into EGA
Account Balance	S\$0	S\$5,000	S\$10,000		

Example B: Wealth bundle Reward

Month	Feb	Mar	Apr	May	Jun
Action	Open EGA account	Fresh funds of S\$5,000	Deposit another S\$5,000		S\$200 cash credit into EGA
Account Balance	S\$0	S\$5,000	S\$10,000		
Action		Open Investment account			
Trade Amount		Trade S\$1,000 in UT/ Securities			

Example C: Card bundle Reward + Credit Card Sign up Promotion + Wealth bundle Reward

Month	Feb	Mar	Apr	May	Jun
Action	Card approved		S\$200 cashback to credit card		
Card Spending	S\$500				
Action	Open EGA account	Fresh funds of S\$5,000	Deposit another S\$5,000		S\$350 cash credit into EGA
Account Balance	S\$0	S\$5,000	S\$10,000		
Action		Open Investment account			
Trade Amount		Trade S\$1,000 in UT/ Securities			

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