

HSBC Referral Programme General Terms and Conditions

1. The HSBC Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") and is open to existing HSBC customers (each, a "Referrer") residing in Singapore who successfully refers a new HSBC customer residing in Singapore ("Referee") to open a HSBC Everyday Global Account in Singapore between 1 April to 30 June 2024 ("Promotional Period"), both dates inclusive. Each successful referral will, subject to the terms and conditions hereunder, receive a Referral Reward (as defined below).

Eligibility

2. To qualify for this Programme, the Referee needs to be at least 18 years old and fulfill the following criteria:
 - (a) Open an Everyday Global Account; AND
 - (b) Download and successfully log in to HSBC Singapore mobile banking app; AND
 - (c) Opt-in for marketing communications from HSBC; AND
 - (d) Deposit fresh funds of at least S\$50,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 17; AND
 - (e) Maintain at least S\$50,000 in Total Relationship Balance ("Total Relationship Balance") in accordance with the relevant date(s) set out under Clause 17; AND
 - (f) Successfully apply for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card as part of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(1 September 2023 to 30 June 2024\)](#) by the dates set out in Clause 17; AND
 - (g) Must not be a staff of HSBC (including any temporary staff and contractors)
3. For purposes of this Promotion, "fresh funds" means a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as fresh funds.
4. Total Relationship Balance is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with HSBC Bank (Singapore) Limited. Total Relationship Balance includes market value for unit trust and retail securities, and surrender value for insurance policies. For avoidance of doubt, balances for time deposits will be excluded from the Total Relationship Balance eligible for the Total Relationship Balance Tier-up Reward.
5. For customers who open a new joint HSBC Everyday Global Account within the Promotional Period where any one of the joint accountholders is an existing HSBC customer, such customers will not qualify as a Referee under this Programme notwithstanding that all other eligibility requirements,

including those set out in Clause 2 above, have been met.

6. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who have (a) an existing HSBC Premier relationship (either in his/her own name or jointly with another person) throughout the Promotional Period; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences. This Programme is also not applicable if the Referrer and/or the Referee does not reside in Singapore.
7. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who participate in HSBC Premier Welcome Reward Promotion.
8. Multiple Referees who open a joint HSBC Everyday Global Account will only be considered as one successful referral under this Programme.
9. For a Referrer to qualify for this Programme and the Referral Reward, the Referee who opens a HSBC Everyday Global Account via this Programme must (a) meet the stipulated criteria set out in Clause 2 by the relevant dates stipulated in Clause 16; and (b) maintain the HSBC Everyday Global Account for at least six (6) months from the date of account opening, failing which Clause 21 will apply.
10. For a Referrer to qualify for this Programme and the Referral Reward, the date of referral must not be later than the date of account opening by the Referee.
11. Eligible Referrers will receive one Referral Reward per successful referral.
12. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
13. If two or more Referrers refer the same Referee to the Bank and that Referee opens a HSBC Everyday Global Account during the Programme Period, only the eligible Referrer who first submits a duly completed referral form to HSBC will be entitled to receive the Referral Reward.
14. For the avoidance of doubt, successful referrals made under the HSBC Premier Referral Programme will not be eligible for this Programme.
15. Staff of the Bank who are (i) under the Wealth and Personal Banking Incentive Framework performance scorecard, (ii) working in any of HSBC branch and/or, (iii) is performing a customer-facing role will not be eligible to participate in this Programme as a Referrer.
16. Each Referrer must declare that consent has been obtained from the Referee to disclose his/her contact details to HSBC, and for HSBC to contact the Referee to offer banking services and products.
17. Referees shall fulfill the criteria set out in Clauses 2(e) and 2(f) in accordance with the date(s) set out below:

Month of Everyday	Complete fresh funds	Maintain Total	Successfully apply and
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Global Account Opening	deposit of at least S\$50,000 (or foreign currency equivalent) by	Relationship Balance of at least S\$50,000 during the period, ending	receive approval for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card by
APR 2024	31 MAY 2024	31 AUG 2024	31 AUG 2024
MAY 2024	30 JUN 2024	30 SEP 2024	30 SEP 2024
JUN 2024	31 JUL 2024	31 OCT 2024	31 OCT 2024

Referral Reward Fulfilment

18. Subject to Clause 10, Referrers who have satisfied the terms and conditions of this Programme (“Qualified Referrer”) will be entitled to receive S\$50 worth of cash credits (“Referral Reward”) per successful referral. The Referral Reward will be directly credited into the eligible Referrer’s sole HSBC Singapore dollar (SGD) denominated deposit account held with the Bank.
19. Qualified Referrers will receive the Referral Reward as per the schedule below:

Month when Referee opens Everyday Global Account	Referee fulfills criteria by	Referral Reward to be credited by
APR 2024	31 AUG 2024	31 OCT 2024
MAY 2024	30 SEP 2024	30 NOV 2024
JUN 2024	31 OCT 2024	31 DEC 2024

20. Qualified Referrers must still be existing HSBC customers at time of Referral Reward fulfillment in order to receive the Referral Reward.
21. The accounts of both the Qualified Referrer and the corresponding Referee must have been maintained in good standing and conducted in a proper and satisfactory manner (as determined by HSBC in its discretion) over the Programme Period and at the time of fulfillment, in order for the Qualified Referrer to receive the Referral Reward.
22. HSBC reserves the right to deduct the equivalent Referral Reward value for each referral from a Qualified Referrer's account in the event the corresponding Referee terminates his/her HSBC relationship within six months from the date of sign up.

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23. This offer is not valid in conjunction with other offers or promotions unless otherwise stated. Referees who participate in any time deposit promotions by HSBC offering cash credit, regardless of the time deposit placement amount, will not be considered as a successful Referee under this Programme.

24. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or Referee to participate in this Programme.
25. HSBC reserves the right to make any changes to this Programme or replace any of the Referral Rewards with another item of similar value without any prior notice.
26. The Bank may, at its discretion, revise these Programme Terms and Conditions, (including but not limited to varying the Programme Period), or withdraw this Programme at any time without prior notice.
27. Only personal/individual accounts are eligible for this Programme. Terms and conditions governed by the HSBC Account User Agreement and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Programme Terms and Conditions and the Account Terms in respect of this Programme, these Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit www.hsbc.com.sg/help/terms-and-conditions/ for details of the Account Terms.
28. These Programme 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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.