



HSBC Equity Transfer-in and Trade Cashback Promotion (“Promotion”) Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) and is valid from **15 April 2024 till 15 November 2024** (both dates inclusive), or such other date(s) as may be determined by HSBC at its discretion (“**Promotion Period**”).
2. This Promotion is offered to all new and existing HSBC customers who fulfil **all the following criteria set out in the table below**:

S/No.	Criteria	Time Period
1.	Successfully transfer SGD100,000 (or equivalent in foreign currency) of shares into the customer’s HSBC Equity Investment Account during the period from 15 April to 15 June 2024. The date of transfer shall be the date on which the transfer is successfully settled and credited into the customer’s HSBC Equity Investment Account.	15 Apr 2024 – 15 Jun 2024
2.	Successfully execute a total notional amount of SGD100,000 (or equivalent in foreign currency) of equity trades (buying/selling orders) for the US, Hong Kong and/or Singapore markets, with the customer’s HSBC Equity Investment Account, through HSBC’s Online Securities Trading platform available at http://www.hsbc.com.sg/securities-trading and/or through the HSBC Singapore app and/or through manual Relationship Manager assisted channel, during the period from 15 April to 15 November 2024 The total notional trade amount of such customer is determined by the settlement date and not the date of order placement (trade date).	15 Apr 2024 – 15 Nov 2024
3.	Maintain daily average balance of SGD100,000 (or equivalent in foreign currency) of shares held in the customer’s HSBC Equity Investment Account, during the period from 15 June to 15 November 2024.	15 Jun 2024 – 15 Nov 2024
4.	Maintain his/her HSBC Equity Investment Account in good standing and conduct in a proper and satisfactory manner as determined by HSBC at its discretion, during the period from 15 April to 31 December 2024.	15 April 2024 – Dec 2024

(such customers collectively referred to as, “**Eligible Customers**”, and each, an “**Eligible Customer**”).

3. Eligible Customers who fulfill the criteria set out in Clause 2 above during the Promotion Period will qualify for a cash rebate of SGD650 (“**Reward**”).
4. The Rewards will be issued on a first-come-first-served basis. As the maximum number of available Rewards is 300, the first 300 Eligible Customers who fulfill all of the criteria set out in Clause 2 above during the Promotion Period shall be entitled to receive a Reward each.
5. Each Eligible Customer is only entitled to redeem a maximum of one Reward under the Promotion. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single Eligible Customer (i.e. for an investment account which is held in joint names, the joint accountholders shall collectively be considered as one customer for the purpose of qualifying for this Promotion).
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 Reward.
7. Barring any unforeseen technical delays, fulfillment of the Reward will be done at the end of January 2025 (regardless of when the Eligible Customer made the transfer of the shares), after HSBC determines in its discretion that the criteria under this Promotion have been met. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
8. 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 reserves the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
9. The table below shows an illustration of how the customer will be eligible for the cash rebate:

Settlement Date	Action	SGD Equivalent	SGD Equivalent worth of shares in account	Criteria fulfilment
05 April 2024	-	-	Existing balance of SGD120,000	
20 April 2024	Transfer-in of USD80,000 worth of shares	USD80,000 x 1.35 = SGD108,000	Balance of SGD228,000	Transfer-in criteria fulfilled
10 May 2024	Sell USD60,000 worth of shares	USD60,000 x 1.35 = SGD81,000	Balance of SGD147,000	
10 Sept 2024	Buy SGD30,000 worth of shares	SGD30,000	Balance of SGD177,000	Notional Traded criteria fulfilled
Up till 30 Nov 2024	No action	-	Balance of SGD177,000	Daily Average Balance Criteria fulfilled

*This is assuming that the USD/SGD exchange rate stays at 1.35 daily.

10. For the avoidance of doubt, goods and services tax (GST) is payable by Singapore residents in relation to the relevant trades executed and the following fees and charges collected on behalf of other entities are also applicable and may be subject to revisions from time to time at the discretion of the relevant entity:

Items	Fee/Charge
SGX Listed Securities	
• Clearing Fee (collected on behalf of CDP)	0.0325% of contract value
• SGX Access Fee (collected on behalf of SGX)	0.0075% of contract value
HKEx Listed Securities	
• Stamp duty (collected on behalf of the HK SAR government)	0.1% of contract value, rounded up to the nearest dollar
• Transaction levy (collected on behalf of the SFC of HK)	0.0027% of contract value
• FRC Transaction Levy	0.00015% of contract value, rounded up to the nearest dollar
• HKEx Trading Fee (collected on behalf of HKEx)	0.00565% of contract value
US Listed Securities	
• US SEC Fee on sell trade	0.0008% of contract value

11. This Promotion is valid with other offers or promotions unless otherwise stated.
12. 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 settled 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.
13. 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

14. HSBC reserves the right to revise any of these Promotion Terms and Conditions (including but not limited to varying the Promotion Period or the eligibility criteria or the maximum number of available Rewards) 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.
15. Only personal accounts are eligible for this Promotion. HSBC Online and Mobile Banking Terms, the HSBC Account User Agreement and Investment Terms (collectively, the “**General Terms**”) will continue to apply. In the event of any conflict or inconsistency between the General Terms and

these Promotional Terms and Conditions, these Promotion Terms and Conditions shall prevail to the extent of the conflict or inconsistency.

16. HSBC shall be entitled to a reasonable period of time to process instructions and HSBC may not complete a transaction on the same day of receipt of the customer's application or instructions. HSBC shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
17. HSBC 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
18. These Promotion Terms and Conditions shall not form the basis of, or be relied on in connection with, any contract or commitment. It should not be construed as a distribution, an offer to sell, a solicitation of an offer to purchase, a recommendation to buy or sell, or a forecast on future performance of, any investment or securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, such as the United States and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should not rely on this document as investment advice. 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. Any transaction that you decide to make will be of your own choice and at your own risk. The value of investments may fall or rise, 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 product information before investing.
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.