



HSBC 2024 Invest with Us Promotion – May (“Promotion”) Promotion Terms and Conditions

1. This Promotion is valid from 1 May 2024 till 31 May 2024, both dates inclusive (the “**Promotion Period**”) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**” or the “**Bank**”) at its discretion.
2. This Promotion is offered by HSBC to customers who satisfy the following criteria for this Promotion within the Promotion Period (“**Eligible Customers**”):

Criteria	Reward
For customers who: 1. successfully open an Investment Account with HSBC (“ Investment Account ”) from 1 May 2024 to 31 May 2024 (both dates inclusive); and 2. enters into his/her first ever trade in any eligible Investment Product (“ Investment Products ”) with us, from 1 May 2024 to 31 May 2024 (both dates inclusive).	S\$50 cash credit
For customers who: 1. had successfully opened an Investment Account with HSBC; 2. have never traded previously in any eligible Investment Product with us prior to 1 May 2024 ; and 3. make his/her first trade from 1 May 2024 to 31 May 2024 (both dates inclusive).	S\$50 cash credit

3. For the purpose of this Promotion, eligible Investment Accounts and eligible Investment Products 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.
 - (ii) “**Investment Products**” refers to the following investment products:
 - (a) Unit Trust;
 - (b) Equity;
 - (c) Structured Product; and
 - (d) Bond.



4. Eligible Customers who fulfill the criteria set out under Clause 2 above during the Promotion Period will qualify for a Reward (as defined in Clause 6 below).
5. Should an Eligible Customer proceed to cancel their investment in an Investment Product during the cancellation period of 7 days, they will automatically be disqualified from this Promotion and the chance to redeem a Reward.
6. The maximum Reward will be capped at S\$50 for each Eligible Customer, regardless of the number of Investment Accounts opened during the Promotion Period.
7. The Rewards will be issued on a first-come-first served basis. As the maximum number of available Rewards is 700 Gifts, the first 700 Eligible Customers who fulfil all of the criteria set out in Clause 2 above during the Promotion Period (subject to Clause 8 below) shall be entitled to receive a Reward each. The Bank is not obliged to inform any customer when the maximum number of available Rewards have been issued for this Promotion.
8. 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).
9. Barring any unforeseen technical delays, fulfillment of the Reward will be done after HSBC determines in its discretion that the criteria under this Promotion have been met and within two (2) months from the end of the Promotion Period. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
10. This Promotion is valid with other HSBC offers or promotions unless otherwise stated.
11. Any request for early fulfillment of a Reward will not be granted or entertained by the Bank. 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.
12. 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 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.
2. Only personal accounts are eligible. HSBC Online and Mobile Banking Terms and Conditions, the HSBC Account User Agreement and the Investment Terms (collectively, the "**Account Terms**") will apply to govern internet banking transactions and 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. In broad terms “ESG and sustainable investing” products include investment approaches or instruments which consider environmental, social, governance (“**ESG**”) 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.

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.