



HSBC Special Financial Relief Programme (SFRP) (Retail Banking Accounts) Terms and Conditions

1. The Special Financial Relief Programme (SFRP) (Retail Banking Accounts) (the “Programme”) is offered by HSBC Bank (Singapore) Limited (“HSBC”) to customers who:
 - (i) have an existing personal Current or Savings account with HSBC; and
 - (ii) apply for the Programme through the electronic form on HSBC’s public website between 6 May 2020 to 30 June 2021 (both dates inclusive).

2. Under the Programme, HSBC will waive all Below Balance Fees that would be imposed when customers are unable to maintain the minimum average daily or monthly balance in their retail banking account(s) with HSBC. This waiver will be applied from the month in which the customer submits his/her application for the Programme, up till 30 June 2021.

3. By applying for the Programme, the customer confirms that he/she has been impacted financially by the COVID-19 pandemic.