



HSBC Everyday Global Account Rewards ("Promotion") Promotional Terms and Conditions

1. This Promotion is valid from 1 July to 30 September 2020 both dates inclusive ("Promotional Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") exclusively to HSBC customers who open an Everyday Global Account ("Eligible Customers").
3. This Promotion is only applicable to Eligible Customers who:
 - (a) Is at least 18 years old; AND
 - (b) Satisfy these Promotional Terms and Conditions,(each such Eligible Customer, a "Qualifying Eligible Customer").
4. Existing HSBC customers who have (a) an existing HSBC Jade, HSBC Premier, or HSBC Advance relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; 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, do not qualify for this Promotion.
5. For the avoidance of doubt, customers who participate in the HSBC Jade Welcome Reward Promotion or HSBC Premier Welcome Reward Promotion will not be eligible for this Promotion.

HSBC Everyday Global Account Reward

6. To qualify for S\$50 cash credits ("Welcome Reward") an Eligible Customer must:
 - (a) Open an Everyday Global Account; AND
 - (b) Sign up for internet banking; AND
 - (c) Opt-in for marketing communications from HSBC; AND
 - (d) Satisfy one of the following criteria:
 - (i) Deposit at least S\$3,500 every month in a single transaction into a single HSBC Singapore deposit account for at least 3 consecutive months, in accordance with the relevant date(s) set out under Clause 10. OR;
 - (ii) Maintain a total Relationship Balance ("TRB") of at least S\$10,000. This can be done by placing and/or purchasing (as the case may be) a minimum of S\$10,000 in (I) deposits (excluding time deposit placements) in a HSBC Singapore deposit (current / savings)

account and/or (II) investments and/or insurance (with a cash / surrender value of minimum S\$10,000) using fresh funds within the same calendar month that the Eligible Customer opens an Everyday Global Account (“Minimum Fresh Funds”), and maintaining the Minimum Fresh Funds with the Bank in accordance with the relevant maintenance period set out under Clause 11.

For the avoidance of doubt, TRB is made up of an average daily balance for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with the Bank.

7. For the avoidance of doubt:

- (a) The recurring deposit crediting criteria for referred to in Clause 6(d)(i) must be fulfilled via the same current or savings deposit account (as the case may be).
- (b) The Minimum Fresh Funds criteria referred to in Clause 6(d)(ii) must be accompanied by an increase in the Eligible Customer’s TRB during the Promotional Period and the relevant maintenance period set out in Clause 11, as compared against the TRB as at the corresponding reference month (“Reference Month”) set out in Clause 11; AND
- (c) During the Maintenance Period, any Minimum Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable funding date under Clause 6(d)(ii) may, following the end of the HSBC Step Up Bonus Interest Promotion, be transferred into time deposits and be included in the TRB computation for the purpose of Clause 6(d)(ii). For the avoidance of doubt, all other time deposits placed during the Maintenance Period shall not be included in the TRB computation for the purpose of Clause 6(d)(ii).

8. For purposes of this Promotion, "fresh funds" means a deposit of funds from, or purchase of investment or insurance using 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.

9. The Welcome Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.

10. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6(d)(i) will receive S\$50 cash credits by the following dates or such later date(s) as may be notified by the Bank:

Month of Everyday Global Account Opening	Date by which 3 consecutive months of salary / recurring deposit crediting has to be completed	Welcome Reward to be credited by
Jul-20	31-Oct-20	15-Dec-20
Aug-20	30-Nov-20	15-Jan-21
Sep-20	31-Dec-20	15-Feb-21

11. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6(d)(ii) will receive S\$50 cash credits by the following dates or such later date(s) as may be notified by the Bank:

Reference Month	Open Everyday Global Account and place Minimum Fresh Funds between:	Maintenance Period	Welcome Reward to be credited by
Jun-20	1 to 31-Jul-20	01-Aug-20 to 31-Oct-20	15-Dec-20
Jul-20	1 to 31-Aug-20	01-Sep-20 to 30-Nov-20	15-Jan-21
Aug-20	1 to 30-Sep-20	01-Oct-20 to 31-Dec-20	15-Feb-21

12. Each Qualifying Eligible Customers who (a) is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies, and (b) has opened a new HSBC Advance relationship through the Bank's staff at an EBS event (each, an "EBS Eligible Customer"), will receive S\$40 worth of cash credits ("Additional Welcome Reward") in addition to the Welcome Reward (i.e. each EBS Eligible Customer would be eligible to receive S\$90 worth of cash credits (inclusive of the Welcome Reward) in total).
13. Each Qualifying Eligible Customer is entitled to receive only one Welcome Reward and each EBS Eligible Customer is only entitled to receive one Additional Welcome Reward.
14. For the avoidance of doubt, joint account holders to a HSBC Everyday Global Account will be considered as one Eligible Customer. For Eligible Customers who open two or more HSBC Everyday Global Account during the Promotional Period, only one account will be eligible for the Welcome Reward and/or the Additional Welcome Reward (where applicable) under this Promotion.
15. The Bank may levy an administrative charge, equivalent to the value of the Welcome Reward and/or the Additional Welcome Reward (where applicable) if the HSBC Everyday Global Account with the Bank is terminated within six (6) months from the date of sign-up.

General Terms and Conditions

16. This Promotion is not valid with other offers or promotions unless otherwise stated. Only personal/individual accounts are eligible for the Promotion. Terms and conditions governing HSBC personal deposit accounts, and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms in respect of this Promotion, these Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit www.hsbc.com.sg for details of the Account Terms.
17. HSBC reserves the right to replace the Welcome Reward with other item(s) of similar value without prior notice.
18. All exchange transactions shall be effected at the Bank's prevailing exchange rate. 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 you through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert foreign currency. Eligible 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.

19. The Bank may, at its discretion, revise any of these Promotional Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw this Promotion at any time without prior notice or assuming any liability to any customer.
20. These Promotional 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\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Disclaimer

This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase any product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.