



## HSBC Inward Remittance Foreign Exchange Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from **9 June 2021 to 31 August 2021**, both dates inclusive (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who make an inward telegraphic transfer of any amount below S\$50,000, with foreign exchange (“FX”) conversion to Singapore Dollar (“SGD”) or United States Dollar (“USD”) from Australian Dollar (“AUD”)/ Thai Baht (“THB”)/ Offshore Chinese Renminbi (“CNH”) (each an “Eligible Transaction”).
3. All Eligible Transactions will be priced at a discounted FX spread of 0.4% of the transaction amount (excluding any applied Bank Risk Margins (as defined below) and forward swap points).
4. “Bank Risk Margin” is an additional FX spread used to manage FX rate fluctuations. The Bank Risk Margin on business days may be different from that on non-business days.
5. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise 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 any instructions, transactions or currency conversion.
6. This Promotion is valid with all other offers or promotions unless otherwise stated.
7. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
8. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
9. 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.
10. Terms and Conditions Governing Personal Deposit Accounts (collectively, the “General Terms”) will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
11. 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.