



## Foreign Currency Exchange/Time Deposit Offer - Terms and Conditions

1. The promotional period is from **1 October to 31 December 2021** or such other date(s) as may be determined by HSBC Bank (Singapore) Limited ("**HSBC**") at its discretion ("**Promotional Period**").
2. The Foreign Currency Exchange / Time Deposit Offer ("**Offer**") is offered by HSBC exclusively to new and existing HSBC customers who hold a HSBC Everyday Global Account or a HSBC Foreign Currency Account and meet the eligibility criteria set out below ("**Eligible Customers**"). For avoidance of doubt, joint account holders will be considered one Eligible Customer.
3. All Eligible Customers are entitled to enjoy the Singapore Dollar ("**SGD**") Time Deposit ("**TMD**") Promotional Interest Rates set out in the table below by:
  - a. converting any of the Designated Currencies (as set out in the table below) in their HSBC Everyday Global Account or a HSBC Foreign Currency Account to SGD ("**Eligible Exchange**"); and
  - b. within 2 business days from the settlement date of the Eligible Exchange, depositing the net SGD proceeds from the Eligible Exchange into a seven (7) Month SGD TMD held in the same name as the Eligible Customer ("**Promotional TMD**"),

provided that the amount of each Eligible Exchange and Promotional TMD is a minimum of SGD30,000 or its equivalent in the relevant Designated Currency.

Currency Group	Designated Currencies	SGD TMD Promotional Interest Rates
A	AUD, EUR, CHF, JPY	1.00%p.a.
B	USD, GBP, CAD, NZD, HKD, CNH	0.80%p.a.

4. Eligible channels: HSBC Jade and HSBC Premier Eligible Customers can enjoy the Offer by making an Eligible Exchange and depositing the corresponding Promotional TMD via HSBC branches or via a phone instruction through HSBC phone recorded verification. Other Eligible Customers can enjoy the offer by making an Eligible Exchange and depositing the corresponding Promotional TMD via HSBC branches.
5. The SGD TMD Promotional Interest Rates are subject to revision, as per prevailing market conditions. For details, please check with any of HSBC's branch staff.
6. All foreign exchange transactions shall be effected at HSBC's prevailing exchange rates. Where HSBC is unable to provide a firm exchange rate quotation, HSBC 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 resulting difference shall be debited/credited (as the case may be) from/to the customer through the originating account or any account that the customer has with HSBC or by such other means as determined by HSBC. There may be a gain or loss when you convert foreign currency. Customers are advised to make their independent judgment with respect to any matter contained herein.
7. Subject to clause 3 above, the Offer is only applicable to Eligible Exchanges involving a Designated Currency from an Eligible Customer's same-name personal accounts maintained with HSBC. Foreign currency exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, VISA® Debit Card, and Deposit Plus, are not considered as Eligible Exchanges and are not eligible for the Offer.
8. Each Eligible Customer can enjoy the Offer more than once if they make more than one Eligible Exchange and deposit the corresponding Promotional TMDs in accordance with clause 3.
9. The Offer cannot be used in conjunction with any other FX offers or TMD interest rate offers.



10. The Offer is provided subject to prevailing regulatory requirements.

**General Terms and Conditions**

- 11. This Offer is not valid with other offers or promotions unless otherwise stated.
- 12. HSBC shall be entitled to a reasonable period of time to process instructions and may not complete the placement / transaction on the same day of receipt of the customer's instruction. HSBC shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
- 13. HSBC reserves the right to change these terms and conditions and to terminate or withdraw the Offer at any time.
- 14. These 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.

I/We have read and understood the terms and conditions governing the Offer above.

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Name:  
NRIC/Passport No.:  
Date:

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Name:  
NRIC/Passport No.:  
Date:

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**For Bank Use**

Verified By

Date

Department

Remarks