



## HSBC Invest with Us Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from 1 October 2021 till 31 December 2021, both dates inclusive (the “**Promotional Period**”) or such other dates as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**”) at its discretion.
2. This Promotion is offered by HSBC to customers who satisfy the following criteria for this Promotion within the Promotional Period, (“**Eligible Customers**”):

Criteria	Reward
Successfully open an Investment Account with HSBC (“ <b>Investment Account</b> ”) and be “Wealth Ready” (as defined in Clause 3 below) with us	S\$30 cash credit

3. For the purpose of this Promotion, eligible Investment Accounts and Wealth Ready (as stated under Clause 2 above) 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) “**Wealth Ready**” refers to a customer completing the applicable formalities set out below so as to be in a position to trade through the relevant Investment Account opened during the Promotional Period:
    - (a) Unit Trust Investment Account: completing the Customer Knowledge Assessment (CKA);
    - (b) Equity Investment Account: completing the Customer Account Review (CAR), Risk Warning Statement (RWS), W8BEN and NYSE Market Data Agreement;
    - (c) Structured Product Investment Account: opting-in as an Accredited Investor and completing the Customer Knowledge Assessment (CKA); and
    - (d) Bond Investment Account: opting-in as an Accredited Investor and completing the Customer Account Review (CAR) and Risk Warning Statement(RWS).
4. Eligible Customers who fulfill the criteria set out under Clause 2 above during the Promotional Period will qualify for a Reward (as defined in Clause 2 above).
5. The maximum Reward will be capped at S\$30 for each Eligible Customer, regardless of the number of Investment Accounts opened during the Promotional Period.
6. The Promotion is limited to the first 1200 Reward redemptions for each month during the Promotional Period, and each Eligible Customer (either in his/her own name or jointly with another person) is only entitled to receive a maximum of one Reward regardless of the number of



accounts held with HSBC. The Bank is not obliged to inform any customer if the Rewards have been fully awarded.

7. 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 Promotional Period. Any request for early fulfillment of a Reward will not be granted nor entertained by HSBC.
8. This Promotion is valid with other HSBC offers or promotions unless otherwise stated.
9. 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 reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
10. 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 Terms and Conditions (including but not limited to varying the Promotional Period), 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. This document shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
3. 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.
4. 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 Terms and Conditions.
5. 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.