



Terms and Conditions Governing HSBC Jade Welcome, HSBC Jade Referral Programme and Wealth Rewards Campaigns

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1. Terms and Conditions Governing HSBC Jade Welcome Reward Promotion for New HSBC Jade Customers ("Promotion")

Your participation in this Promotion constitutes your acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 October 2019 to 31 December 2019, both dates inclusive ("**Promotional Period**").
2. This Promotion is only open to new to bank HSBC Jade customers ("**Customers**") of HSBC Bank (Singapore) Limited ("**HSBC**").
Customers must not
 - (a) be an existing HSBC customer who has terminated any of his/her HSBC Jade, HSBC Premier or HSBC Advance relationship in the past 12 months prior to (and inclusive of) the Promotional Period; or
 - (b) sign up for a new HSBC Advance relationship or a new HSBC Premier relationship during the Promotional Period; or
 - (c) have an existing HSBC Jade relationship (either in his/her own name or jointly with another person),(hereafter, an "Eligible Customer").

3. To qualify for the HSBC Jade Welcome Reward (as defined in clause 5 below), Eligible Customers must satisfy the following criteria:

- (a) enrol in HSBC Jade & upon enrollment satisfy an **incremental S\$1,200,000 Total Relationship Balance (“TRB”) by the applicable Funding Date set out in clause 6.**

For the avoidance of doubt, the TRB must be accompanied by an increase of at least S\$1,200,000 in fresh funds in the Eligible Customer’s TRB **(as compared against TRB Baseline Reference Month as set out in clause 6 below)** during the Promotional Period and the applicable Maintenance Period (as defined in clause 3(b) below).

As TRB is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC, this criteria can be met by placing minimum fresh funds of **incremental S\$1,200,000** (or foreign currency equivalent) **(as compared against TRB Baseline Reference Month)** in:

- (i) deposits **(excluding time deposit placements)** and/or (ii) investments; and/or (iii) insurance (with cash/ surrender value of a minimum of S\$1,200,000 (or foreign currency equivalent), (referred to as **“Minimum Incremental Fresh Funds”**) by the applicable Funding Date (as set out in clause 6 below).

The TRB of your sole account relationship will include the balances from your related joint accounts relationships. Sole account relationship balances are not included when calculating TRB for joint accounts. Illustration as follow.

Example: Calculating Total Relationship Balance for customers who hold both sole and joint accounts

Customer	Account Type	Account average daily balances for the month	TRB for the month
Mr A & Mrs B	Joint account	S\$50,000	S\$50,000
Mr A	Sole account	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000
Mrs B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000



- (b) Maintain the Minimum Incremental Fresh Funds with HSBC until the applicable Maintenance Date (as set out in clause 6 below) ("**Maintenance Period**"). During the Maintenance Period, any Minimum Incremental Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable Funding Date under clause 3(a)(i) above 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 this clause 3. 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 this clause 3; and on the applicable Reward Fulfillment Date; and **be a HSBC Jade customer with minimum S\$1,200,000 TRB ("HSBC Jade Qualified Customer") in order to receive the HSBC Jade Welcome Reward;** and
- (c) opt in to receive marketing communications and to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorised service providers and relevant third parties via phone, SMS, email and mail within and during the applicable Maintenance Period; and
- (d) successfully sign up and activate Personal Internet Banking ("**PIB**") within the applicable Maintenance Period; and
- (e) successfully sign up and activate the HSBC Jade Debit Card within the applicable Maintenance Period; and
- (f) successfully activate the HSBC Jade Service Concierge account, delivered by TEN Lifestyle Group, within the applicable Maintenance Period; and
- (g) maintain the relevant account in good standing, and conduct the relevant account in a proper and satisfactory manner, as determined by HSBC at its discretion throughout the applicable Maintenance Period up to the applicable Reward Fulfillment Date (as set out in clause 6 below).

4. The Minimum Incremental Fresh Funds must be from non-HSBC accounts. Customers will not qualify for any HSBC Jade Welcome Reward if transfers are made from any other HSBC accounts in any mode to any account(s) tagged to the Customer's HSBC Jade relationship.

5. All Eligible Customers who fulfill the conditions in Clause 3 shall be entitled to receive cash credits of S\$4,800 ("**HSBC Jade Welcome Reward**"), by the applicable **Reward Fulfillment Date** (as set out in 6 below).

6. Schedule:

Eligible Customer signs up:	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB in fresh funds vs TRB Baseline Reference Month by this date)	Maintenance Date (maintain incremental S\$1.2mil TRB in fresh funds & fulfil all criteria by this date)	Reward Fulfillment Date (Cash credits into account by) At the time of reward fulfillment, customer must be a HSBC Jade customer with minimum S\$1,200,000 TRB in order to receive the Reward.
1 to 31 October 2019	September 2019	30 November 2019	29 February 2020	15 April 2020
1 to 30 November 2019	October 2019	31 December 2019	31 March 2020	15 May 2020
1 to 31 December 2019	November 2019	31 January 2020	30 April 2020	15 June 2020

Incremental TRB example:

Example 1: Client A joins Jade between 1 to 31 October 2019

Enrollment Month	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB in fresh funds vs TRB Baseline Reference Month by this date)	Maintenance Period			Rewards Fulfillment
1 to 31 October 2019	September 2019	30 November 2019	1 to 31 December 2020	1 to 31 January 2020	1 to 29 February 2020	15 April 2020
Client joins Jade between 1 to 31 October 2019	\$0 TRB	Min fresh funds required = S\$1,200,000 TRB on Funding Date = S\$0 + S\$1,200,000 = S\$1,200,000	TRB for the month = S\$1,200,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Dec TRB – Sep 2019 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Jan TRB – Sep 2019 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	TRB for the month = S\$1,200,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Feb TRB – Sep 2019 TRB = S\$1,200,000 - S\$0 = S\$1,200,000	Client must be HSBC Jade client with min S\$1,200,000 TRB

Example 2: Client B joins Jade between 1 to 31 October 2019

Enrollment Month	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB in fresh funds vs TRB Baseline Reference Month by)	Maintenance Period			Rewards Fulfillment
1 to 31 October 2019	September 2019	30 November 2019	1 to 31 December 2020	1 to 31 January 2020	1 to 29 February 2020	15 April 2020
Client joins Jade between 1 to 31 October 2019	\$200,000 TRB	Min fresh funds required = S\$1,200,000 TRB on Funding Date = S\$200,000 + S\$1,200,000 = S\$1,400,000	TRB for the month = S\$1,400,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Dec TRB – Sep 2019 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	TRB for the month = S\$1,400,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Jan TRB – Sep 2019 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	TRB for the month = S\$1,400,000 TRB must be min incremental S\$1,200,000 vs Sep'19: Feb TRB – Sep 2019 TRB = S\$1,400,000 - S\$200,000 = S\$1,200,000	Client must be HSBC Jade client with min S\$1,200,000 TRB



7. Each HSBC Jade relationship is only entitled to one HSBC Jade Welcome Reward. For the avoidance of doubt;

(a) customers who have one sole HSBC Jade relationship and meets the criteria in Clause 3 will be eligible for one HSBC Jade Welcome reward

(b) customers who open a joint HSBC Jade relationship with 2 or more account holders and meet the criteria in Clause 3 will be eligible for one HSBC Jade Welcome reward. Multiple rewards will not be accorded to multiple joint account holders.

8. HSBC may levy an administration charge equivalent to the value of the HSBC Jade Welcome Reward issued if the HSBC Jade relationship is terminated within 6 months from the date on which it commenced.

9. Save for the HSBC Step up Bonus Interest Promotion, this promotion is not valid with other offers or promotions unless otherwise stated.

10. Other general terms and conditions governing this promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.

2. Terms and Conditions Governing HSBC Jade Referral Programme

Programme Period

1. The HSBC Jade Referral Programme ("Programme") is open to existing customers ("the referrer") of HSBC Bank (Singapore) Limited ("HSBC") who successfully refer an eligible customer ("referee") to start an HSBC Jade relationship in Singapore between 1 October 2019 to 31 December 2019 ("Programme Period"), both dates inclusive.

Eligibility

2. For the referrer to qualify for HSBC Jade Referral Programme and the Reward (as defined in clause 11 below), the referee must satisfy the following criteria:

- (a) Is a **new to bank HSBC customer** who enrolls in HSBC Jade by satisfying a **total incremental S\$1,200,000 Total Relationship Balance ("TRB")**. For the avoidance of doubt, the TRB must be accompanied by an increase of at least S\$1,200,000 in fresh funds in the Eligible Customer's TRB **(as compared against TRB of Baseline Month (as set out in clause 12 below))** during the Promotional Period and the applicable Maintenance Period (as defined in clause 2(b) below).

As TRB is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC, this criteria can be met by placing minimum fresh funds of **incremental S\$1,200,000** (or foreign currency equivalent) **(as compared against TRB of Baseline Month)** in:

(i) deposits (excluding time deposit placements) and/or (ii) investments; and/or (iii) insurance (with cash/ surrender value of a minimum of S\$1,200,000 (or foreign currency equivalent), (referred to as "**Minimum Incremental Fresh Funds**") by the applicable Funding Date (as set out in clause 12 below).

- (b) Maintain the Minimum Incremental Fresh Funds with HSBC until the applicable Maintenance Date (as set out in clause 12 below) ("**Maintenance Period**"). During the Maintenance Period, any Minimum Incremental Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable Funding Date under clause 2(a)(i) above 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 this clause 2. 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 this clause 2; and **referee must be a HSBC Jade customer with minimum S\$1,200,000 TRB ("HSBC Jade Qualified Customer") in order to receive the HSBC Jade Welcome Reward**

3. This Programme will not be applicable to referrers who refer any referee who:

(a) has an existing HSBC Jade relationship (either in his/her own name or jointly with another person) as the commencement date of this Programme; and/or

(b) has closed and re-opened any sole or joint HSBC Jade account(s) during the past twelve (12) months



4. Multiple referees who sign up for HSBC Jade in a joint relationship will be considered one (1) successful referral.
5. The date of referral must not be later than the date of account opening.
6. There is a limit of five (5) new customers that can be referred by an eligible referrer under this Programme and the referrer must specifically declares that consent has been obtained from the referee to disclose his/her contact details to HSBC, and HSBC may contact the referee to offer banking services and products.
7. Referrers cannot refer themselves for this Programme, or be part of any referred relationship(s).
8. Joint account holders to an HSBC Account will be considered one eligible referrer.
9. If two (2) or more referrers refer the same referee under this Programme, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
10. Referrers and Referees cannot refer each other to become a new customer. For example, if person A referred person B to get the Referral Reward, person B cannot refer person A for the Referral Reward. And A referrer cannot be a referee again.

Reward

11a. Each eligible referrer whose referee meets the requisite criteria in Clause 2 will receive S\$1,500 cash credits (the "Reward") by the applicable Reward Fulfillment Date (as set out in clause 12 below).

11b. On the applicable Reward Fulfillment Date, the referee must be an HSBC Jade customer with minimum S\$1,200,000 TRB ("HSBC Jade Qualified Customer") in order for the referrer to receive the HSBC Jade Welcome Reward.

12. Schedule

Referee signs up by:	Baseline Month	Funding Date (Referee to fund incremental S\$1.2mil TRB in fresh funds vs TRB of Baseline Month by)	Maintenance Date (Referee to maintain incremental S\$1.2mil TRB in fresh funds & fulfil all criteria by)	Reward Fulfillment Date (Cash credits into account by) At the time of reward fulfillment, referee must be a HSBC Jade customer with minimum S\$1,200,000 TRB in order for referrer to receive the Reward.
1 to 31 October 2019	September 2019	30 November 2019	29 February 2020	15 April 2020
1 to 30 November 2019	October 2019	31 December 2019	31 March 2020	15 May 2020
1 to 31 December 2019	November 2019	31 January 2020	30 April 2020	15 June 2020

The cash credits will be credited into an eligible referrer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC.

13. Eligible referrer(s) must still be existing HSBC customer(s) on the applicable Reward Fulfillment Date in order to receive the Reward.

14. Both eligible referrers' and referees' accounts must have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Programme Period up to the applicable Reward Fulfillment Date (as set out in clause 12 above), in order for the eligible referrer to be eligible for the Reward.

15. HSBC reserves the right to deduct the equivalent of the Reward value for each referral from the referrer's account in the event the referee terminates his/her HSBC Jade relationship within six (6) months from the date the account is opened.



General Terms and Conditions Governing HSBC Jade Referral Programme

16. Only personal/individual accounts are eligible for the Programme and terms and conditions governing HSBC Jade, and the relevant products will apply. Please visit www.hsbc.com.sg/jade for details regarding the terms and conditions governing HSBC Jade.

17. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the referrer and/or referee to participate in the Programme.

18. The Referral Rewards are not exchangeable for replacement for items of equivalent value.

19. HSBC reserves the right to make any changes to the Programme or replace any of the Rewards with another item of similar value without any prior notice.

20. HSBC may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Programme Period) or withdraw this Programme at any time without prior notice.

Deposit Insurance Scheme

21. 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.

22. These Programme 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 have read and understood, and agree to the terms and conditions governing the HSBC Jade Referral Programme above. I confirm that I have informed the referee(s) that a HSBC representative will be contacting him/her to offer banking services and products and that I have obtained consent from the referee(s) to disclose his/her contact details to HSBC for the purposes of HSBC contacting him/her.

Name of Referee: _____

Contact of Referee: _____

Name of Referrer: _____ Date: _____

Signature of Referrer: _____

3. HSBC Jade Wealth Reward Promotion (“Promotion”) Promotional Terms and Conditions

Your participation in this Promotion constitutes your acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 October 2019 to 31 December 2019 or such other date(s) as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**”) at its discretion (“**Promotional Period**”).
2. This Promotion is offered by HSBC to HSBC Jade customers (“**Eligible Customers**”).
3. The first 130 Eligible Customers who fulfill the criteria under clause 4 below during the Promotional Period will qualify for the Wealth Rewards (as defined in Clause 8) (“**Qualified Customer**”).
4. To qualify for the Promotion, an Eligible Customer must:
 - (a) have a minimum total relationship balance of S\$1,200,000 (or its equivalent in foreign currency); and
 - (b) successfully place an aggregate minimum investment and/or insurance premium amount (collectively, “**investment amount**”) of S\$400,000 or S\$1,200,000 (“**Minimum Investment Amount**”) during the Promotional Period into any Eligible Wealth Products (as defined in Clause 6) offered by HSBC.
5. For the purposes of this Promotion:
 - (a) “investment amount” will be computed as follows for the following Eligible Wealth Products:
 - (i) For unit trusts, structured notes, bonds, equity-linked notes – Actual placement amount (in SGD).
 - (ii) For RP insurance policy – 10 times of the Annual First Year Premium (“**AFYP**”) of the relevant RP policy (in SGD).
 - (iii) For SP insurance policy – actual single premium placement amount (in SGD).
 - (b) Investment amount could comprise a single placement or an aggregation of multiple placements to meet the Minimum Investment Amount within the Promotional Period.
 - (c) All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at HSBC’s prevailing exchange rate for the purpose of determining “investment amount” under this Promotion. For investments and insurance placement, the “trade date” and “policy inception date” respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether placement of investment amount falls within the Promotional Period.
6. For the purposes of this Promotion:
 - (a) “Eligible Wealth Products” means unit trusts, structured notes, bonds, equity linked notes, regular premium insurance policies, single premium insurance policies and all other investment and/or insurance products offered by HSBC, **excluding** the following:

- (i) Dual Currency Plus
- (ii) Structured Deposit
- (iii) Investment products offered via Online Unit Trusts or online securities trading
- (iv) Unit Trust Investments via CPF Monies
- (v) Money Market Funds
- (vi) Switching transactions placed through HSBC in respect of unit trusts;
- (vii) Foreign exchange transactions;
- (viii) Any investment product or insurance policy that is cancelled during the cancellation period of 7 days
- (ix) Any insurance policy that is cancelled during the free-look period of 14 days;
- (x) Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
- (xi) Existing regular premium plans and any other monthly investment plans; and
- (xii) Investments or insurance placed through CPF investment schemes

7. Save for the HSBC Jade Welcome Reward Promotion, the Wealth Rewards offered under this Promotion are not valid (i) with other offers or promotions or, (ii) if any discount is given to an Eligible Customer in connection with his/her placement of the investment amount into any Eligible Wealth Products.

8. Qualified Customers will receive the following gifts (the “Wealth Rewards”)

New / Existing to Wealth Bundle	Wealth Rewards
The first 100 Eligible Customers who invest a minimum of S\$400,000 in Eligible Wealth Products	S\$1,800 cash credits
The first 30 Eligible Customers who invest a minimum of S\$1,200,000 in Eligible Wealth Products	S\$6,000 cash credits

9. The Wealth Rewards will be credited into each Qualified Customer’s (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC (in the case of Qualified Customers who are sole accountholders), or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (in the case of Qualified Customers who are joint accountholders) (such accounts collectively, the “Relevant Accounts”), by the following dates:

Qualified Customer fulfills eligibility criteria by	Wealth Rewards to be credited to Qualified Customer by
31 October 2019	29 February 2020
30 November 2019	31 March 2020
31 December 2019	30 April 2020



The Relevant Account of each Qualified Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Qualified Customer to be eligible for the Wealth Rewards. For the avoidance of doubt, only Qualified Customers will receive the Wealth Rewards. A Customer shall be deemed to be ineligible for the Wealth Rewards if he does not receive any such Wealth Reward by 30 April 2020,

10. Each Qualified Customer is only entitled to a maximum of one Wealth Reward under this Promotion. For the avoidance of doubt,
 - (a) customers who have one sole HSBC Jade relationship will be eligible for one Wealth Reward
 - (b) customers who open a joint HSBC Jade relationship with 2 or more account holders will be eligible for one Wealth reward. Multiple rewards will not be accorded to multiple account holders.
11. In the event that any of the Eligible Wealth Products is/are for any reason whatsoever cancelled, rejected or not successfully effected within the applicable free-look or cooling period (if any) or within the Promotional Period, whichever is later, the Customer will no longer be eligible for the Wealth Rewards hereunder and the Bank reserves the right to levy an administration charge equivalent to the value of the Wealth Reward(s) issued.
12. Other general terms and conditions governing this promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.

4. General Terms and Conditions

1. For the avoidance of doubt, a Service Fee of S\$50 per month shall apply if your Total Relationship Balance falls below S\$200,000. "Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into accounts deposits, investments and insurance held in the same name(s) with HSBC.
2. The HSBC Jade Welcome Reward and Wealth Rewards are not exchangeable for any other item.
3. Only personal accounts are eligible. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the "**Account Terms**") will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency. Terms and conditions governing HSBC Jade and the relevant products will apply. For the terms and conditions governing HSBC Jade, please visit www.hsbc.com.sg/jade.
4. **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.
5. 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.
6. HSBC may, at its discretion, vary, delete or add to any of these Promotional/General Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw any of the Promotions at any time without prior notice or assuming any liability to any customers.
7. 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.
8. 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.