



## **HSBC Home Loan Referral Programme Terms and Conditions**

1. The HSBC Home Loan Referral Programme is open to all existing HSBC customers (“the referrers”) who refer a customer (“the referee”) to take up a HSBC Home Loan between 01 July 2020 and 31 December 2020.
2. Staff of HSBC or its subsidiaries will not be eligible to participate in this programme as either referrers or referees.
3. The referees must not be existing home loan customers of HSBC.
4. The referrers who refer themselves for taking up a home loan will not be eligible to receive the reward.
5. The referral must be made before submission of the home loan application or before other parties make the referral.
6. The referrer will only be entitled to receive the reward if the referee accepts the letter of offer from HSBC within two months from the date of referral.
7. An eligible referrer who refers an application for:
  - (i) a home loan size between S\$200,000 and S\$799,999 will be eligible to receive S\$200 worth of shopping vouchers;
  - (ii) a home loan size between S\$800,000 and S\$1,499,999 will be eligible to receive S\$400 worth of shopping vouchers; and
  - (iii) a home loan size of S\$1,500,000 and above will be eligible to receive S\$600 worth of shopping vouchers.
8. The reward is not redeemable for cash and the use of it will be subject to terms and conditions of the vendor.
9. HSBC is not the supplier of the products or services offered pursuant to the reward offered under this programme and will not accept any liability in relation thereto.
10. HSBC reserves the right to inform the referee of the referral and matters relating to it.
11. HSBC shall at its discretion determine the recipient of the reward if there is more than one referrer in respect of a referee.
12. HSBC reserves the right not to pay the reward if the information provided is incomplete or inaccurate.
13. HSBC reserves the right not to pay the reward where it has already paid some other form of referral fee to acquire the loan.
14. HSBC reserves the right to replace the reward at any time at its discretion with another item of a similar value or to suspend or withdraw any reward at any time without notice.
15. HSBC reserves the right to add, amend or vary the terms and conditions of this programme in its discretion.
16. In case of any dispute, the decision of HSBC shall be final.