

Terms and Conditions Governing HSBC Premier Referral Programme

Programme Period

1. The HSBC Premier Referral Programme (“Programme”) is open to existing HSBC customers (“the referrer”) who successfully refer a new customer (“referee”) to start an HSBC Premier relationship in Singapore and / or outside of Singapore between 1 October and 31 December 2019 (“Programme Period”), both dates inclusive.

Eligibility

2. For the referrer to qualify for HSBC Premier Referral Programme and the Reward (as defined in clause 11 below), the referee must satisfy the following criteria:
 - (a) be at least 18 years of age;
 - (b) starts a HSBC Premier relationship in Singapore and satisfies the total relationship Balance (“TRB”) eligibility criteria. This can be done by placing and or purchasing a minimum of S\$200,000 or foreign currency equivalent in (i) deposits (excluding time deposit placements) and /or (ii) investments and/or insurance (with cash/ surrender value of a minimum of S\$200,000 or foreign currency equivalent) with the Bank using fresh funds within the same calendar month of HSBC Premier sign up (“Minimum Fresh Funds”), and maintaining the Minimum Fresh Funds with the Bank in accordance with the relevant maintenance period set out under Clause 12; and
 - (c) maintain the HSBC Premier relationship (i.e. no termination of HSBC Premier relationship) for at least six (6) months from the month of sign-up, failing which Clause 15 will apply; and/ or
 - (d) starts a HSBC Premier relationship outside of Singapore.

For the avoidance of doubt, the minimum Fresh Funds criteria 2(b) must be accompanied by an increase in the Eligible Customer’s Total Relationship Balance (TRB) during the Promotional Period and the relevant Maintenance Period as set out in Clause 12, as compared against the TRB as at the corresponding reference month (“**Reference Month**”) as set out in Clause 12, to an amount of at least S\$200,000.

During the Maintenance Period, any Minimum Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable funding date under Clause 2(b) 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(b). 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(b).

TRB is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with the Bank.

3. This Programme will not be applicable to referrers who refer any referee that joins HSBC Premier in Singapore under Clause 2(b):
 - (a) places fresh funds under any time deposit promotions (in any currency), board rates or preferential rates offered by the Bank during the Programme Period;
 - (b) has an existing HSBC Premier relationship (either in his/her own name or jointly with another person) as the commencement date of this Programme; and/or
 - (c) has closed and re-opened any sole or joint HSBC Premier relationship during the past twelve (12) months
4. Multiple referees who sign up for HSBC Premier in a joint relationship will be considered one (1) successful referral.

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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.
7. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
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. The referrer 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.

Reward

11. Each eligible referrer whose referee meets the requisite criteria in
 - (i) Clause 2(b) will receive S\$400 cash credits
 - (ii) Clause 2(d) will receive S\$150 cash credits, following 1 month after the referee has joined HSBC Premier outside of Singapore

Reward Fulfillment

12. A SMS notification will be sent to the qualifying referrer (whose referee meets the requisite criteria in Clause 2(b)) as per the Bank's records by the following dates or such later date(s) as HSBC notifies otherwise.

Reference Month	Referee sign up for HSBC Premier and place Minimum Fresh Funds by	Referee's Maintenance Period (including PIB activation and opt in to receive marketing communications)	MGM Cash credit into account by	Notification to be sent to Customer by
September 2019	31 October 2019	1 November 2019 – 31 January 2020	15 March 2020	31 March 2020
October 2019	30 November 2019	1 December 2019 – 29 February 2020	15 April 2020	30 April 2020
November 2019	31 December 2019	1 January 2020 - 31 March 2020	15 May 2020	31 May 2020

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

13. Eligible referrer must still be existing HSBC customer at the time of reward fulfillment 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 and at the same time of fulfillment, 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

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referrer's account in the event the referee terminates his/her HSBC Premier relationship within six (6) months from the date the account is opened.

General Terms and Conditions

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

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