

**Terms and Conditions Governing HSBC Jade Welcome, HSBC Jade Referral Programme and Wealth Rewards Campaigns****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 July 2020 to 30 September 2020, both dates inclusive (“**Promotional Period**”).

2. This Promotion is only open to new 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) (i) enroll 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 below;**  
**OR**
- (a) (ii) **by the applicable Funding Date set out in clause 6 below,**
  - (1) enroll in HSBC Jade & upon enrollment satisfy an **incremental S\$1,200,000 TRB; AND**
  - (2) **open an Investment Account.** For the purposes of this Promotion, an Investment Account refers to a Unit Trust Account, a Securities Trading Account, or a Bonds and ELN/Structured Notes Account; **AND**
  - (3) **qualify as, and opt in to be, an Accredited Investor.** This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act **and** you must consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website <https://www.hsbc.com.sg/wealth/investments/accredited-investor/>.

The total incremental TRB is compared against the TRB of the 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).

The incremental S\$1,200,000 TRB must be achieved by an increase of at least S\$1,200,000 (or foreign currency equivalent) in fresh funds (referred to as “**Minimum Incremental Fresh Funds**”), **as compared against the TRB Baseline Reference Month.**

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, the Minimum Incremental Fresh Funds can be placed 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)).

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 follows:

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	<b>S\$50,000</b>
Mr A	Sole account	S\$150,000	<b>S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000</b>
Mrs B	Sole account	S\$200,000	<b>S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000</b>

- (b) Maintain the applicable Minimum Incremental Fresh Funds with HSBC until the applicable Maintenance Date (as set out in clause 6 below) (“**Maintenance Period**”). During the Maintenance Period, the Minimum Incremental Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable Funding Date under clause 3(a) 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.

On the applicable Reward Fulfillment Date, **the Eligible Customer 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;** 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) 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 the 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 3a(i), 3(b) to 3(e) shall be entitled to receive cash credits of S\$2000 (“**HSBC Jade Welcome Reward Tier 1**”), by the applicable **Reward Fulfillment Date** (as set out in clause 6 below). For the avoidance of doubt, an Eligible Customer who (a) is an existing HSBC Premier, Advance or Personal Banking customer; (b) is an existing Accredited Investor; (c) holds an existing Investment Account(s); and (d) who fulfill the conditions in Clauses 3(a)(i) and 3(b) to 3(e) when he/she is upgraded to HSBC Jade shall be entitled to receive the HSBC Jade Welcome Reward Tier 1.

All Eligible Customers who fulfill the conditions in Clause 3a(ii), 3(b) to 3(e) shall be entitled to receive cash credits of S\$4200 (“**HSBC Jade Welcome Reward Tier 2**”), by the applicable **Reward Fulfillment Date** (as set out in clause 6 below). For the avoidance of doubt, an Eligible customer who (a) is an existing HSBC Premier, Advance or Personal Banking customer; (b) is NOT an existing Accredited Investor; (c) holds an existing Investment Account(s); and (d) who fulfill the conditions in Clauses 3(a)(ii)(1), 3(a)(ii)(3) and 3(b) to 3(e) when he/she is upgraded to HSBC Jade shall be entitled to receive the HSBC Jade Welcome Reward Tier 2.

The term “**HSBC Jade Welcome Reward**” shall refer to either the HSBC Jade Welcome Reward Tier 1 or the HSBC Jade Welcome Reward Tier 2, as applicable.

For the avoidance, an Eligible Customer will qualify for only one (1) HSBC Jade Welcome Reward, either the HSBC Jade Welcome Reward Tier 1 or the HSBC Jade Welcome Reward Tier 2, but not both.

**6. Schedule:**

Eligible Customer signs up:	TRB Baseline Reference Month	Funding Date (Fund min incremental S\$1.2mil TRB vs TRB Baseline Reference Month by this date)	Maintenance Date (maintain incremental S\$1.2mil TRB & 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 <b>S\$1,200,000 TRB</b> in order to receive the Reward.
1 to 31 July 2020	June 2020	31 August 2020	30 November 2020	15 January 2021
1 to 31 August 2020	July 2020	30 September 2020	31 December 2020	15 February 2021
1 to 30 September 2020	August 2020	31 October 2020	31 January 2021	15 March 2021

**Incremental TRB example:**

Example 1: Client A joins Jade between 1 to 31 July 2020 and qualifies for HSBC Jade Welcome Reward Tier 1

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
July 2020	June 2020	31 August 2020	1 to 30 September 2020	1 to 31 October 2020	1 to 30 November 2020	15 January 2021
Client joins Jade	\$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 June 2020:  September 2020 TRB – June 2020 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 June 2020 :  October 2020 TRB – June 2020 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 June 2020:  November 2020 TRB – June 2020 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 July 2020 and qualifies for HSBC Jade Welcome Reward Tier 1

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 30 September 2020	1 to 31 October 2020	1 to 30 November 2020	
1 to 31 July 2020	June 2020	31 August 2020	1 to 30 September 2020	1 to 31 October 2020	1 to 30 November 2020	15 January 2021
Client joins Jade	\$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 June 2020 :  September 2020 TRB – June 2020 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 June 2020:  October 2020 TRB – June 2020 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 June 2020:  November 2020 TRB – June 2020 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

Example 3: Client C joins Jade between 1 to 31 July 2020 and qualifies for HSBC Jade Welcome Reward Tier 2

Enrollment Month	TRB Baseline Reference Month	Funding Date*	Maintenance Period			Rewards Fulfillment
			1 to 30 September 2020	1 to 31 October 2020	1 to 30 November 2020	
1 to 31 July 2020	June 2020	31 August 2020	1 to 30 September 2020	1 to 31 October 2020	1 to 30 November 2020	15 January 2021
Client joins Jade + opens an Investment Account + opts in to be an Accredited Investor	\$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 June 2020:  September 2020 TRB – June 2020 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 June 2020 :  October 2020 TRB – June 2020 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 June 2020:  November 2020 TRB – June 2020 TRB = S\$1,200,000 - S\$0 = 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. 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. 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 is 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](http://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.

I have read and understood, and agree to the terms and conditions governing the HSBC Jade Welcome Programme above.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

### 3. 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 July 2020 to 30 September 2020 ("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) enroll in HSBC Jade & upon enrollment satisfy an **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 Baseline Reference 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 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.

- (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) 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")**.

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.



### 11. Reward

11a. Each eligible referrer whose referee meets the requisite criteria in Clause 2 will receive S\$1,100 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 Referral Reward.

### 12. Schedule

Referee signs up by:	Baseline Month	Funding Date (Referee to fund incremental S\$1.2mil TRB vs TRB of Baseline Month by this date)	Maintenance Date (Referee to maintain incremental S\$1.2mil TRB & fulfil all criteria by this date)	Reward Fulfillment Date (Cash credits into account by this date)  At the time of reward fulfillment, referee must be a HSBC Jade customer <b>with minimum S\$1,200,000 TRB</b> in order for referrer to receive the Reward.
1 to 31 July 2020	June 2020	31 August 2020	30 November 2020	15 January 2021
1 to 31 August 2020	July 2020	30 September 2020	31 December 2020	15 February 2021
1 to 30 September 2020	August 2020	31 October 2020	31 January 2021	15 March 2021

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](http://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: \_\_\_\_\_



**Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New Employee Banking Solutions (EBS) Customers ("Promotion")**

Participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 July to 30 September 2020, both dates inclusive ("Promotional Period").
2. This Promotion is open to new HSBC Premier Customers ("**Eligible Customers**") of HSBC Bank (Singapore) Ltd ("**HSBC**"). Customers must not (a) be an existing HSBC customer who have terminated their HSBC Premier relationship in the past 12 months prior to (and inclusive of) the Promotional Period; (b) sign up for a new HSBC Advance or Jade relationship during the Promotional Period; or (c) have an existing HSBC Premier relationship (either in his/her own name or jointly with another person).
3. To qualify for the Welcome Reward set out in clause 5 ("**Premier Welcome Reward**"), Customers must satisfy the following criteria:

(a) enroll in HSBC Premier by:

- (i) satisfying the total relationship Balance ("TRB") eligibility criteria.

This can be done by

- (1) placing a minimum of S\$200,000 or foreign currency equivalent in deposits (excluding time deposit placements) or
- (2) placing a minimum of S\$200,000 or foreign currency equivalent in deposits (excluding time deposit placements) and purchasing investment with the Bank using fresh funds. There must be a minimum investment of S\$50,000 (or foreign currency equivalent) in "**Eligible Wealth Products**" by the end of the maintenance period. Minimum fresh funds of S\$200,00 must be placed within the same calendar month that the Eligible Customer sign up for HSBC Premier relationship ("**Minimum Fresh Funds**"), and maintained with the Bank in accordance with the relevant maintenance period set out under Clause 6; and on the applicable Reward Fulfillment Date set out under Clause 6, remains as an HSBC Premier customer with minimum S\$200,000 in TRB in order to receive the HSBC Premier Welcome Reward; or

- (ii) salary crediting or recurring deposit of at least S\$15,000 every month (up to 2 transactions) directly into a single HSBC Singapore current or savings deposit account for at least 3 calendar months.

(b) opt in to receive marketing communications 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;

(c) successfully sign up and activate Personal Internet Banking ("**PIB**") within the Maintenance Period;

(d) at the time of reward fulfillment, the qualifying Customer must be a HSBC Premier Customer in order to receive the Premier Welcome Reward.

For the avoidance of doubt, the Minimum Fresh Funds criteria in 3(a)(i) 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 compared against the TRB as at the corresponding reference month ("**Reference Month**") as set out in Clause 6, 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 3(a)(i) 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(a)(i). 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(a)(i).

TRB is made up of an average daily balance for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with the Bank.

4. For purposes of this Promotion, **Eligible Wealth Products** refer to the following products offered by the Bank:

- a) Unit Trusts, provided no discount has been given in connection with the relevant placement; and
- b) Bond, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement; and
- c) regular insurance policies and single premium insurance policies; and
- d) all other investment and/or insurance products EXCLUDING the following:

- Dual Currency Plus
- Structured Deposit
- Investment products offered via Online Unit Trusts or online securities trading
- Unit Trust Investments via CPF Monies
- Money Market Funds
- Flexi-pay premiums for Regular Premium plans
- Switching transactions placed through the Bank in respect of unit trusts
- Foreign exchange transactions
- Any investment product or insurance policy that is cancelled during the cancellation period of 7 days
- Any insurance policy that is cancelled during the free-look period of 14 days
- Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
- Existing Regular Premium plans and any other monthly investment plans; and
- Investments or insurance placed through CPF investment schemes

5. The Minimum Fresh Funds must be from non-HSBC accounts. Customers will not qualify for Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer's HSBC Premier Relationship. The Minimum Fresh Funds must not be used in any other ongoing deposits promotion during the Maintenance Period.

6. Each Eligible Customer is eligible to receive either one (1) of the following Premier Welcome rewards:

Criteria	Premier Welcome Reward
Sign up to HSBC Premier with a minimum of S\$200,000 (or foreign currency equivalent) in deposits	S\$300 cash credits
Sign up to HSBC Premier with a minimum of S\$200,000 (or foreign currency equivalent) in deposits and investment. There must be a minimum investment of S\$50,000 (or foreign currency equivalent) in Eligible Wealth Products.	S\$600 cash credits
Sign up to HSBC Premier via salary crediting or recurring deposit of at least S\$15,000 every month (up to 2 transactions) directly into a single HSBC Singapore current or savings deposit account for at least 3 calendar months.	S\$200 cash credits

7. An electronic direct mailer (eDM) will be sent (to the email address in HSBC's records) to Customers who successfully qualify for the Premier Welcome Reward (by satisfying the TRB eligibility criteria) by the following dates or such other date(s) as HSBC may notify otherwise.

Reference Month	Sign up for HSBC Premier and fund incremental TRB of at least S\$200,000 / via salary crediting or recurring deposit by	Maintenance Period (including PIB activation and opt in to receive marketing communications)	Reward Fulfillment Date  (Cash credits into account by)	Notification to be sent to Customer by
June 2020	31 July 2020	1 August – 31 October 2020	15 December 2020	31 December 2020
July 2020	31 August 2020	1 September – 30 November 2020	15 January 2021	31 January 2021
August 2020	30 September 2020	1 October - 31 December 2020	15 February 2021	28 February 2021

The cash credits will be credited into a qualifying Customer's (a) Singapore dollar (SGD) denominated deposit Transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts collectively, the "**Relevant Accounts**").

The Relevant Account of each qualifying 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 Customer to be eligible for the Premier Welcome Rewards.

8. Each qualifying Customer (Sole / Joint account holder) is only entitled to one Welcome Reward. For the avoidance of doubt, for customers who open 2 or more HSBC Accounts during the Promotional Period, only one HSBC Account will be eligible for the relevant Premier Welcome Reward.

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

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

11. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank 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 resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.

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.

### General Terms and Conditions

- The Promotion is not valid with other offers or promotions unless otherwise stated.
- Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit [www.hsbcpremier.com.sg](http://www.hsbcpremier.com.sg)
- For the avoidance of doubt, a HSBC Premier 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 with the Bank.

4. The Premier Welcome Reward is not exchangeable for replacement for items of equivalent value.
5. 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.
6. **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.
7. The Bank 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. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
8. The Bank 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.
9. 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.
10. 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 the 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 the 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.

**Acknowledged By:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Terms and Conditions Governing HSBC Premier Referral Programme  
for Employee Banking Solutions (EBS) Customers**

Programme Period

1. The HSBC Premier Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") and 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 July to 30 September 2020 ("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 (excluding Unit Trust transfer-ins) 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 that the Eligible Customer signs up for a HSBC Premier relationship ("Minimum Fresh Funds") maintaining the Minimum Fresh Funds with the Bank in accordance with the relevant maintenance period set out under Clause 12 and on the applicable Reward Fulfillment Date set out in Clause 12, be an HSBC Premier customer with minimum S\$200,000 in TRB; or
  - (c) salary crediting or recurring deposit of at least S\$15,000 every month (up to 2 transactions) directly into a single HSBC Singapore current or savings deposit account for at least 3 calendar months; and
  - (d) maintain the HSBC Premier relationship (i.e. no termination of HSBC Premier Account) for at least six (6) months from the month of sign-up, failing which Clause 15 will apply.

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 or transfer-in of Unit Trusts 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.
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 Clause 2 will receive either one (1) of the following rewards:

- (1) S\$500 cash credits in the case of the referee who meet the requisite criteria under Clause 2(b); or
- (2) S\$100 cash credits in the case of the referee who meets the requisite criteria under Clause 2(c)

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	Sign up for HSBC Premier and fund incremental TRB of at least S\$200,000 by	Maintenance Period (including PIB activation and opt in to receive marketing communications)	Reward Fulfillment Date (Cash credits into account by)	Notification to be sent to Customer by
June 2020	31 July 2020	1 August – 31 October 2020	15 December 2020	31 December 2020
July 2020	31 August 2020	1 September – 30 November 2020	15 January 2021	31 January 2021
August 2020	30 September 2020	1 October - 31 December 2020	15 February 2021	28 February 2021

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 referrer's account in the event the referee terminates his/her HSBC Premier relationship within six ( 6 ) months from the month of sign up.

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](http://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.



**HSBC Everyday Global Account Rewards ("Promotion") Promotional Terms and Conditions**

1. This Promotion is valid from 1 July to 30 September 2020 both dates inclusive ("Promotional Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") exclusively to HSBC customers who open an Everyday Global Account ("Eligible Customers").
3. This Promotion is only applicable to Eligible Customers who:
  - a. Is at least 18 years old; AND
  - b. Satisfy these Promotional Terms and Conditions,(each such Eligible Customer, a "Qualifying Eligible Customer").
4. Existing HSBC customers who have (a) an existing HSBC Jade, HSBC Premier, or HSBC Advance relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences, do not qualify for this Promotion.
5. For the avoidance of doubt, customers who participate in the HSBC Jade Welcome Reward Promotion or HSBC Premier Welcome Reward Promotion will not be eligible for this Promotion.

**HSBC Everyday Global Account Reward**

6. To qualify for S\$50 cash credits ("Welcome Reward") an Eligible Customer must:
  - a. Open an Everyday Global Account; AND
  - b. Sign up for internet banking; AND
  - c. Opt-in for marketing communications from HSBC; AND
  - d. Satisfy one of the following criteria:
    - i. Deposit at least S\$3,500 every month in a single transaction into a single HSBC Singapore deposit account for at least 3 consecutive months, in accordance with the relevant date(s) set out under Clause 10. OR;
    - ii. Maintain a total Relationship Balance ("TRB") of at least S\$10,000. This can be done by placing and/or purchasing (as the case may be) a minimum of S\$10,000 in (I) deposits (excluding time deposit placements) in a HSBC Singapore deposit (current / savings) account and/or (II) investments and/or insurance (with a cash / surrender value of minimum S\$10,000) using fresh funds within the same calendar month that the Eligible Customer opens an Everyday Global Account ("Minimum Fresh Funds"), and maintaining the Minimum Fresh Funds with the Bank in accordance with the relevant maintenance period set out under Clause 11.

For the avoidance of doubt, TRB is made up of an average daily balance for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with the Bank.

7. For the avoidance of doubt:
  - a. The recurring deposit crediting criteria for referred to in Clause 6(d)(i) must be fulfilled via the same current or savings deposit account (as the case may be).

- b. The Minimum Fresh Funds criteria referred to in Clause 6(d)(ii) must be accompanied by an increase in the Eligible Customer's TRB during the Promotional Period and the relevant maintenance period set out in Clause 11, as compared against the TRB as at the corresponding reference month ("Reference Month") set out in Clause 11; AND
- c. During the Maintenance Period, any Minimum Fresh Funds placed under the HSBC Step Up Bonus Interest Promotion by the applicable funding date under Clause 6(d)(ii) 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 Clause 6(d)(ii). 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 Clause 6(d)(ii).
8. For purposes of this Promotion, "fresh funds" means a deposit of funds from, or purchase of investment or insurance using funds from, outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as fresh funds.
9. The Welcome Reward will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.
10. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6(d)(i) will receive S\$50 cash credits by the following dates or such later date(s) as may be notified by the Bank:

<b>Month of Everyday Global Account Opening</b>	<b>Date by which 3 consecutive months of salary / recurring deposit crediting has to be completed</b>	<b>Welcome Reward to be credited by</b>
Jul-20	31-Oct-20	15-Dec-20
Aug-20	30-Nov-20	15-Jan-21
Sep-20	31-Dec-20	15-Feb-21

11. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6(d)(ii) will receive S\$50 cash credits by the following dates or such later date(s) as may be notified by the Bank:

<b>Reference Month</b>	<b>Open Everyday Global Account and place Minimum Fresh Funds between:</b>	<b>Maintenance Period</b>	<b>Welcome Reward to be credited by</b>
Jun-20	1 to 31-Jul-20	01-Aug-20 to 31-Oct-20	15-Dec-20
Jul-20	1 to 31-Aug-20	01-Sep-20 to 30-Nov-20	15-Jan-21
Aug-20	1 to 30-Sep-20	01-Oct-20 to 31-Dec-20	15-Feb-21

12. Each Qualifying Eligible Customers who (a) is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies, and (b) has opened a new HSBC Advance relationship through the Bank's staff at an EBS event (each, an "EBS Eligible Customer"), will receive S\$40 worth of cash credits ("Additional Welcome Reward") in addition to the Welcome Reward (i.e. each EBS Eligible Customer would be eligible to receive S\$90 worth of cash credits (inclusive of the Welcome Reward) in total).
13. Each Qualifying Eligible Customer is entitled to receive only one Welcome Reward and each EBS Eligible Customer is only entitled to receive one Additional Welcome Reward.
14. For the avoidance of doubt, joint account holders to a HSBC Everyday Global Account will be considered as one Eligible Customer. For Eligible Customers who open two or more HSBC Everyday Global Account during the Promotional Period, only one account will be eligible for the Welcome Reward and/or the Additional Welcome Reward (where applicable) under this Promotion.
15. The Bank may levy an administrative charge, equivalent to the value of the Welcome Reward and/or the Additional Welcome Reward (where applicable) if the HSBC Everyday Global Account with the Bank is terminated within six (6) months from the date of sign-up.

**General Terms and Conditions**

16. This Promotion is not valid with other offers or promotions unless otherwise stated. Only personal/individual accounts are eligible for the Promotion. Terms and conditions governing HSBC personal deposit accounts, and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms in respect of this Promotion, these Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit [www.hsbc.com.sg](http://www.hsbc.com.sg) for details of the Account Terms.
17. HSBC reserves the right to replace the Welcome Reward with other item(s) of similar value without prior notice.
18. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank 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 resultant difference shall be debited/credited (as the case may be) to you through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
19. The Bank may, at its discretion, revise any of these Promotional Terms and Conditions, including but not limited to varying the Promotional Period, or withdraw this Promotion at any time without prior notice or assuming any liability to any customer.
20. 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.

**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.

**Disclaimer**

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.

**HSBC Referral Programme General Terms and Conditions**

1. The HSBC Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") and is open to existing HSBC customers (each, a "referrer") residing in Singapore who successfully refers a new HSBC customer residing in Singapore ("referee") to open a HSBC Everyday Global Account in Singapore between 1 July 2020 to 30 September 2020 ("Promotional Period"), both dates inclusive. Each successful referral will, subject to the terms and conditions hereunder, receive a Referral Reward (as defined below).

**Eligibility**

2. To qualify for this Programme, the referee needs to be at least 18 years old, sign up for Personal Internet Banking and fulfill the following criteria:
  - (a) Open an Everyday Global Account and maintain a Total Relationship Balance ("TRB") of at least S\$10,000 ("TRB Criteria"). This can be done by placing and/or purchasing (as the case may be) a minimum of S\$10,000 in (a) deposits (excluding time deposit placements referred to in Clause 23) in a HSBC Singapore deposit (current / savings) account and/or (b) investments and/or insurance (with cash / surrender value of minimum S\$10,000) with the Bank using fresh funds within the same calendar month that the Eligible Customer opens an Everyday Global Account ("Minimum Fresh Funds"), and maintaining the Minimum Fresh Funds with the Bank in accordance with the relevant maintenance period set out under Clause 17; OR
  - (b) Deposit at least S\$3,500 every month in a single transaction into a single HSBC Singapore deposit account for at least 3 consecutive months ("Recurring Deposit Criteria"), in accordance with the relevant date(s) set out under Clause 17. AND;
  - (c) Must not be a staff of HSBC (including any temporary staff and contractors)

For the avoidance of doubt, TRB is made up of an average daily balance for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with the Bank.

3. For purposes of this Promotion, "fresh funds" means a deposit of funds from, or purchase of investment or insurance using funds from, outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as fresh funds.
4. For the avoidance of doubt, the Minimum Fresh Funds referred to in Clause 2(a) must be accompanied by an increase in the referee's TRB as compared against corresponding reference month set out in Clause 17(a).
5. For customers who open a new joint HSBC Everyday Global Account within the Programme Period where any one of the joint accountholders is an existing HSBC customer, such customers will not qualify as a referee under this Programme.
6. For the avoidance of doubt, this Programme will not be applicable to referrers who refer any referee who have (a) an existing HSBC Jade, HSBC Premier, or HSBC Advance relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences. This Programme is also not applicable if the referrer and/or the referee does not reside in Singapore.
7. For the avoidance of doubt, this Programme will not be applicable to referrers who refer any referee who participate in HSBC Jade Welcome Reward Promotion or HSBC Premier Welcome Reward Promotion.
8. Multiple referees who open a joint HSBC Everyday Global Account will only be considered as one successful referral under this Programme.
9. For a referrer to qualify for this Programme and the Referral Reward, the referee who opens a HSBC Everyday Global Account via this Programme must (a) meet the stipulated criteria set out in Clause 2 by the relevant dates stipulated in Clause 17; and (b) maintain the HSBC Everyday Global Account for at least six (6) months from the date of account opening, failing which Clause 22 will apply.

10. For a referrer to qualify for this Programme and the Referral Reward, the date of referral must not be later than the date of account opening by the referee.
11. Eligible referrers will receive one Referral Reward per successful referral, subject to a maximum of 3 Referral Rewards per eligible referrer (regardless of the number of referrals).
12. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
13. If two or more referrers refer the same referee to the Bank and that referee opens a HSBC Everyday Global Account during the Programme Period, only the eligible referrer who first submits a duly completed referral form to HSBC will be entitled to receive the Referral Reward.
14. For the avoidance of doubt, successful referrals made under the HSBC Jade Referral Programme or HSBC Premier Referral Programme will not be eligible for this Programme.
15. Staff of the Bank who are under the Retail Banking and Wealth Management Incentive Framework performance scorecard will not be eligible to participate in this Programme as a referrer.
16. Each referrer must declare 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.
17. Referees qualifying:
  - (a) Under the TRB Criteria set out in Clause 2(a) shall place Minimum Fresh Funds and maintain the funds with the bank in accordance with the schedule below:

Open Everyday Global Account and place Minimum Fresh Funds by	Maintenance Period	Reference Month
31-Jul-20	01-Aug-20 to 31-Oct-20	Jun-20
31-Aug-20	01-Sep-20 to 30-Nov-20	Jul-20
30-Sep-20	01-Oct-20 to 31-Dec-20	Aug-20

- (b) Under the Recurring Deposit Criteria set out in Clause 2(b) shall fulfill the criteria in accordance with the date(s) set out below:

Month of Everyday Global Account Opening	Date by which 3 consecutive months of salary / recurring deposit crediting has to be completed
Jul-20	31-Oct-20
Aug-20	30-Nov-20
Sep-20	31-Dec-20

### Referral Reward Fulfilment

18. Subject to Clause 11, referrers who have satisfied the terms and conditions of this Programme ("Qualified Referrer") will be entitled to receive S\$50 worth of cash credits ("Referral Reward") per successful referral. The Referral Reward will be directly credited into the eligible referrer's sole HSBC Singapore dollar (SGD) denominated deposit account held with the Bank.

19. Qualified Referrers will receive the Referral Reward as per the schedule below:

Referrer places the referral between	Referee opens Everyday Global Account between	Referee place fulfills eligibility criteria	Referral Reward to be credited by
1 to 31-Jul-20	1 to 31-Jul-20	31-Oct-20	15-Dec-20
1 to 31-Aug-20	1 to 31-Aug-20	30-Nov-20	15-Jan-21
1 to 30-Sep-20	1 to 30-Sep-20	31-Dec-20	15-Feb-21

- 20. Qualified referrers must still be existing HSBC customers at time of Referral Reward fulfillment in order to receive the Referral Reward.
- 21. The accounts of both the Qualified Referrer and the corresponding referee 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 time of fulfillment, in order for the Qualified Referrer to receive the Referral Reward.
- 22. HSBC reserves the right to deduct the equivalent Referral Reward value for each referral from a Qualified Referrer's account in the event the corresponding referee terminates his/her HSBC relationship within six months from the date of sign up.

**General Terms and Conditions**

- 23. This offer is not valid in conjunction with other offers or promotions unless otherwise stated. Referees who participate in any time deposit promotions by HSBC offering cash credit, regardless of the time deposit placement amount, will not be considered as a successful referee under this Programme.
- 24. 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 this Programme.
- 25. HSBC reserves the right to make any changes to this Programme or replace any of the Referral Rewards with another item of similar value without any prior notice.
- 26. The Bank may, at its discretion, revise these Programme Terms and Conditions, (including but not limited to varying the Programme Period), or withdraw this Programme at any time without prior notice.
- 27. Only personal/individual accounts are eligible for this Programme. Terms and conditions governing personal deposit accounts and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Programme Terms and Conditions and the Account Terms in respect of this Programme, these Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit [www.hsbc.com.sg/help/terms-and-conditions/](http://www.hsbc.com.sg/help/terms-and-conditions/) for details of the Account Terms.
- 28. 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.

**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.

**HSBC Q3 2020 Wealth Reward Promotion (“Promotion”) Terms and Conditions**

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) and is valid from 1 July 2020 to 30 September 2020 or such other date(s) as may be determined by HSBC at its discretion (“**Promotional Period**”).
2. This Promotion is offered to all HSBC customers who meet all criteria under this Promotion, or to such other customers as notified by the Bank from time to time at its discretion (“**Eligible Customers**”).
3. Eligible Customers (as defined under Clause A(4)) who fulfill the criteria hereunder during the Promotional Period will qualify for a Cash Credit Reward based on the relevant reward tiers set out in Clause A(4) below (“**Reward**”).
4. To qualify for the Promotion, an Eligible Customer must, during the Promotional Period:
  - a) have a HSBC Current Account / Savings Account denominated in Singapore Dollars (SGD) with the Bank (“**CASA**”); and
  - b) either be:
    - i) a qualified HSBC Advance banking customer with a minimum Total Relationship Balance (as defined in Clause B(5) below) of S\$30,000 (or its foreign currency equivalent) for the purposes of reward tier 1; or
    - ii) a qualified HSBC Premier banking customer with a minimum Total Relationship Balance (as defined in Clause B(5) below) of S\$200,000 (or its foreign currency equivalent) for the purposes of reward tiers 1, 2, or 3; or
    - iii) a qualified HSBC Jade banking customer with a minimum Total Relationship Balance (as defined in Clause B(5) below) of S\$1.2 million (or its foreign currency equivalent) for the purposes of any of the reward tiers; and
  - c) increase his/her net Wealth Asset under Management (“**Net Incremental WEALTH AUM**”) with the Bank by investing in “Eligible Wealth Products” (as defined in Clause B(5) below) with an aggregate minimum value corresponding to the applicable reward tier shown in the table below.

The reward tiers are illustrated in the table below:

Reward Tier	Required Net Incremental Wealth AUM in SGD (\$) (excluding the value of transferred in investments)	Reward in SGD(\$)	Maximum Number of Rewards Available for each Customer Segment under each Reward Tier	
			Customer Segment	Number of Rewards
1	25,000	125	Advance	40
			Premier	40
			Jade	30
2	50,000	250	Advance	15
			Premier	50
			Jade	30
3	200,000	1,000	Premier	60
			Jade	40
4	500,000	2,500	Premier	20
			Jade	50
5	1,200,000	6,000	Jade	25
6	1,500,000	7,500	Jade	10

5. The Bank is not obliged to inform any customer when the maximum number of Rewards have been awarded, whether for each Eligible Customer, each customer relationship, each customer segment, each reward tier or this Promotion.
6. For purposes of this Promotion, “**Net incremental WEALTH AUM**” will be computed as follows in respect of investment in Eligible Wealth Products:
  - For unit trust, bond, structured notes, equity linked notes – Actual placement amount (in SGD)
  - For RP insurance policy – 5 times of the Annual First Year Premium (“**AFYP**”) of the relevant RP policy (in SGD).
  - For SP insurance policy – actual single premium placement amount (in SGD).
  - All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank’s prevailing exchange rate for the purpose of determining the Net Incremental Wealth AUM 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 the Net Incremental Wealth AUM falls within the Promotional Period.

7. Net Incremental Wealth AUM could comprise a single placement or an aggregation of multiple placements to meet the applicable reward tier (as set out in Clause A(4) above) within the Promotional Period.
8. For purposes of this Promotion, “**Eligible Wealth Products**” refer to the following products offered by the Bank:
  - a) Unit Trusts, provided no discount has been given in connection with the relevant placement; and
  - b) Bond, structured notes and equity-linked notes, provided no discount has been given in connection with the relevant placement; and
  - c) regular insurance policies (“**RP insurance policies**”) and single premium insurance policies (“**SP insurance policies**”); and
  - d) all other investment and/or insurance products EXCLUDING the following:
    - Dual Currency Plus
    - Structured Deposit
    - Investment products offered via Online Unit Trusts or online securities trading
    - Unit Trust Investments via CPF Monies
    - Money Market Funds
    - Flexi-pay premiums for Regular Premium plans
    - Switching transactions placed through the Bank in respect of unit trusts
    - Foreign exchange transactions
    - Any investment product or insurance policy that is cancelled during the cancellation period of 7 days
    - Any insurance policy that is cancelled during the free-look period of 14 days
    - Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
    - Existing Regular Premium plans and any other monthly investment plans; and
    - Investments or insurance placed through CPF investment schemes.
9. Each Eligible Customer is only entitled to a maximum of one Reward under this Promotion. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated as a single Eligible Customer. For Eligible Customers who have 2 or more customer relationships (whether sole name or joint names), only one customer relationship will be eligible for the Reward under this Promotion.
10. The Reward will be credited into an Eligible Customer’s CASA which is tagged to his/her/their customer relationship within (3) three months from the end of the Promotional Period, after the Bank determines in its discretion that all conditions under this Promotion have been met. For the avoidance of doubt, the Bank shall not be required to credit the Reward into any of the Eligible Customer’s other account(s) held with the Bank. Any request for early fulfillment of a Reward will not be granted nor entertained by the Bank.
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 Reward hereunder.
12. All exchange transactions shall be effected at the Bank’s prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank 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 resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
13. 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.

#### A. General Terms and Conditions

1. The Promotion is not valid with other offers or promotions unless otherwise stated.
2. Terms and conditions governing HSBC Advance and the relevant products will apply for HSBC Advance customers. For the terms and conditions governing HSBC Advance accounts, please visit [www.hsbc.com.sg/advance](http://www.hsbc.com.sg/advance).
3. Terms and conditions governing HSBC Premier and the relevant products will apply for HSBC Premier customers. For the terms and conditions governing HSBC Premier accounts, please visit [www.hsbc.com.sg/premier](http://www.hsbc.com.sg/premier).
4. Terms and conditions governing HSBC Jade and the relevant products will apply for HSBC Jade customers. For the terms and conditions governing HSBC Jade accounts, please visit [www.hsbc.com.sg/jade](http://www.hsbc.com.sg/jade)
5. For the avoidance of doubt, an HSBC Premier or an HSBC Jade Service Fee of S\$50 per month shall apply if your Total Relationship Balance falls below S\$200,000 or S\$1.2 million respectively. An HSBC Advance Service Fee of S\$10 per month shall apply if your Total Relationship Balance falls below S\$30,000. "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 with the Bank.
6. The Promotion is not exchangeable for replacement for items of equivalent value.
7. 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.

#### B. Deposit Insurance Scheme

1. 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.
2. The Bank 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. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
3. The Bank 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.
4. 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.
5. 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 the 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 the 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.

**Acknowledged By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

## **Terms and Conditions for the HSBC Credit Card Sign Up Promotion (1 June to 31 August 2020)**

---

### **General**

1. This promotion is referred to as the HSBC Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below).
2. To participate in this Promotion, the primary HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card (each, a "**Card**") application must be submitted between 1 June and 31 August 2020, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved and issued by HSBC by 15 September 2020 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. HSBC reserves the right to determine at our discretion whether:
  - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
  - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC is not a supplier of the products and/or services provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.
5. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
6. Use of the Gifts and/or the Exclusive Gift (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) and/or the Exclusive Gift or corresponding redemption letters (if any) after issuance.
7. The Gifts and the Exclusive Gift and the EBS Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s), the Exclusive Gift and/or the EBS Gift with an item of equal or similar value without prior notice.
8. For the purposes of calculating the Qualifying Transactions, the following shall apply:
  - a. transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
  - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
9. All information is accurate at the time of publishing or posting online.

10. For the purpose of this Promotion:

**“Qualifying Transactions”** shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC’s system and the merchant category codes from Visa / Mastercard):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
- Any unposted, cancelled, disputed and refunded transactions.

and such other categories of transactions which HSBC may exclude from time to time.

**“Card Account Opening Date”** means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

### **Mechanics**

To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **“Qualified Cardholder”**) to be entitled to the following gifts (**“Gift”**) for each relevant offer (**“Offer”**):

**Offer: (A) Samsonite Prestige 69cm Spinner Exp with built-in scale or SGD150 cash back, or (B) SGD30 cash back**

11. (a) Eligible Applicants are required to charge to their Card within the Qualifying Spend Period, a minimum of SGD800 in Qualifying Transactions to receive the relevant Gift:

**Gift A** – Eligible Applicant who does not hold any existing HSBC Credit Card<sup>#</sup>, and did not cancel any HSBC Credit

Card# within the last 12 months prior to the Card Account Opening Date (each a “**New Cardholder**”) shall be entitled to receive either (i) a Samsonite Prestige 69cm Spinner Exp with built-in scale worth SGD670 or (ii) SGD150 cash back; and

**Gift B** – Eligible Applicant who holds an existing HSBC Credit Card# issued more than 12 months and did not cancel any HSBC Credit Card# within the last 12 months prior to the Card Account Opening Date (each an “**Existing Cardholder**”) shall be entitled to receive SGD30 cash back.

(b) In addition, each Eligible Applicant who successfully submits a Card application online with MyInfo via Singpass between 1 June and 31 August 2020, both dates inclusive and the application is approved and issued by HSBC by 15 September 2020, shall be entitled to receive SGD30 worth of Grab rides (“**Exclusive Gift**”) in addition to the Gift that he/she is eligible to receive under Clause 11(a).

	New Cardholder	Existing Cardholder
Gift	<p><b>Choice of Samsonite Prestige 69cm Spinner Exp with built-in scale worth SGD670 or SGD150 cash back</b></p> <ul style="list-style-type: none"> <li>• Must not hold any existing HSBC Credit Card#;</li> <li>• Did not cancel any HSBC Credit Card# within last 12 months*;</li> <li>• Charge a minimum of SGD800 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</li> </ul> <p>*in each case prior to the approval date of their new Card application under this Promotion.</p> <p>#in each case with the exception of HSBC Visa Infinite Credit Card.</p>	<p><b>SGD30 cash back</b></p> <ul style="list-style-type: none"> <li>• Existing HSBC Credit Card# must be issued more than 12 months earlier*;</li> <li>• Did not cancel any HSBC Credit Card# within last 12 months*;</li> <li>• Charge a minimum of SGD800 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</li> </ul> <p>*in each case prior to the approval date of their new Card application under this Promotion.</p> <p>#in each case with the exception of HSBC Visa Infinite Credit Card.</p>
Exclusive Gift for Online Credit Card Application with MyInfo via Singpass	<p><b>SGD30 worth of Grab rides</b></p> <ul style="list-style-type: none"> <li>• Applicable for online credit card applications submitted directly via <a href="http://www.hsbc.com.sg/cards">www.hsbc.com.sg/cards</a> and/or <a href="http://www.hsbc.com.sg/applycard">www.hsbc.com.sg/applycard</a>, or any other form(s) of communication specifically targeted to the selected group of customer(s) between 1 June and 31 August 2020, both dates inclusive and the application must be approved and issued by HSBC by 15 September 2020; and</li> <li>• Completes and successfully submits the Card application with MyInfo via Singpass will qualify to receive this exclusive gift.</li> </ul>	

12. Eligible Applicants who submit their Card applications through the online application form hyperlinked from the Employee Banking Solutions (“**EBS**”) electronic direct mailer or apply for a Card via EBS roadshows (such Eligible Applicants, “**EBS Applicants**”) will be eligible to receive SGD20 cash back (the “**EBS Gift**”) in addition to the Gift that they are eligible to receive under Clause 11. Each EBS Applicant is limited to a maximum of one EBS Gift,

regardless of the number of Cards applied for.

13. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 20), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
14. For the Samsonite Prestige 69cm Spinner Exp and the SGD30 worth of Grab rides, an SMS redemption code with the redemption details (including redemption period and location) ("SMS") will be sent to the Qualified Cardholder's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 20). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder's billing address (based on HSBC's records). Any request for early fulfillment of a Gift, an Exclusive Gift and/or the EBS Gift will not be granted nor entertained by HSBC.
15. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift and/or an Exclusive Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
16. The Samsonite Prestige 69cm Spinner Exp is available in two colours (Wine Red or Latte), subject to availability at the point of redemption.
17. Where applicable, the relevant cash back will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 20), barring any unforeseen technical delays.
18. The cash back can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
19. Each Qualified Cardholder is limited to (i) a maximum of one Gift, and (ii) where applicable, a maximum of one Exclusive Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

**Qualifying Spend Period and Notification Date**

20. The Qualifying Spend Period and Notification Date(s) as set out below:

<b>Card Account Opening Date</b>	<b>Qualifying Spend Period</b>	<b>Notification Date</b>
1 – 30 June 2020	1 June – 31 July 2020	By 31 August 2020
1 – 31 July 2020	1 July – 31 August 2020	By 30 September 2020
1 – 31 August 2020	1 August – 30 September 2020	By 31 October 2020
1 – 15 September 2020	1 September – 31 October 2020	By 30 November 2020

21. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift, Exclusive Gift and/or EBS Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift, Exclusive Gift and/or EBS Gift is accorded and/or credited to the Qualified Cardholder, HSBC reserves the right to forfeit the Gift, Exclusive Gift and/or EBS Gift at its sole discretion.



**Terms and Conditions for the HSBC Premier Mastercard® Credit Card Sign Up Promotion (1 June to 31 August 2020)****General**

1. This promotion is referred to as the HSBC Premier Mastercard Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below). This promotion is only valid for applications for HSBC Premier Mastercard (in SGD) credit card ("**Card**") and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To participate in this Promotion, the Card application must be submitted between 1 June and 31 August 2020, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved by HSBC by 15 September 2020 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. HSBC reserves the right to determine at our discretion whether:
  - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
  - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. Use of the Gifts (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) or corresponding redemption letters (if any) after issuance.
6. The Gifts and the EBS Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) and/or EBS Gift with an item of equal or similar value without prior notice.
7. For the purposes of calculating the Qualifying Transactions, the following shall apply:
  - a. transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
  - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend.
8. All information is accurate at the time of publishing or posting online.
9. For the purpose of this Promotion:

**"Qualifying Transactions"** shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

  - Foreign exchange transactions (including but not limited to Forex.com);
  - Donations and payments to charitable, social organisations and religious organisations;
  - Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
  - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
  - Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);

- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- Any unposted, cancelled, disputed and refunded transactions.

and such other categories of transactions which HSBC may exclude from time to time.

**“Card Account Opening Date”** means the date printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

#### Mechanics

10. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **“Qualified Cardholder”**) to be entitled to choice of the following gifts (**“Gift”**):

Gift	Up to S\$240 cashback	Samsonite Prestige 69cm Spinner Exp with built-in scale worth S\$670 + S\$60 cashback
<b>Choice of Gift for Primary Card (“Gift A”)</b>	S\$180 cashback	OR Samsonite Prestige 69cm Spinner Exp with built-in scale worth S\$670
<b>Eligibility criteria for Gift A</b>	<ul style="list-style-type: none"> <li>• Must not hold any existing Card;</li> <li>• Did not cancel any Card within last 12 months prior to the Card Account Opening Date;</li> <li>• Charge a minimum of S\$800 in Qualifying Transactions to the Card from the Card Account Opening Date to the end of the following month (“Qualifying Period”)</li> </ul>	
<b>Gift for supplementary card (“Gift B”)</b>	S\$30 cashback per supplementary card (capped at 2 supplementary cards)	
<b>Eligibility criteria for Gift B</b>	<ul style="list-style-type: none"> <li>• Minimum 1 Qualifying Transaction is to be charged to the supplementary card(s) each within the Qualifying Period</li> </ul>	

11. Eligible Applicants who submit their Card applications through Employee Banking Solutions (**“EBS”**) roadshows (such Eligible Applicants, **“EBS Applicants”**) will be eligible to receive S\$20 cash back (the **“EBS Gift”**) in addition to the Gift that they are eligible to receive under Clause 10. Each EBS Applicant is limited to a maximum of one EBS Gift, regardless of the number of Cards applied for.
12. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 18), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

13. For the Samsonite Prestige 69cm Spinner Exp, an SMS redemption code with the redemption details (including redemption period and location) ("SMS") will be sent to the Qualified Cardholder's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 18). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder's billing address (based on HSBC's records).
14. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
15. The Samsonite Prestige 69cm Spinner Exp is available in two colours (Wine Red or Latte), subject to availability at the point of redemption.
16. Where applicable, the relevant cash back will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 18), barring any unforeseen technical delays.
17. The cash back can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
18. The Qualifying Spend Period and Notification Date(s) as set out below:

<b>Card Account Opening Date</b>	<b>Qualifying Spend Period</b>	<b>Notification Date</b>
1 - 30 June 2020	1 June – 31 July 2020	By 31 August 2020
1 – 31 July 2020	1 July – 31 August 2020	By 30 September 2020
1 - 31 August 2020	1 August – 30 September 2020	By 31 October 2020
1 - 15 September 2020	1 September – 31 October 2020	By 30 November 2020

19. Any request for early fulfillment of a Gift and/or EBS Gift will be not be granted nor entertained by HSBC.
20. Each Eligible Applicant is limited to a maximum of one Gift (under Gift A), regardless of the number of primary Card(s) applied for and maximum of S\$60 cashback under Gift B regardless of the number of supplementary Card(s) applied for.
21. In the event that a Qualified Cardholder cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that Cardholder's account for the retail price equivalent amount of the luggage or cashback awarded to him/her in connection with the welcome gift (where applicable), as may be determined by HSBC in its discretion.
22. This promotion is not valid in conjunction with other HSBC credit card sign up gift promotions.
23. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift and/or EBS Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift and/or EBS Gift is accorded, HSBC reserves the right to forfeit the Gift and/or EBS Gift at its sole discretion.

**HSBC Personal Loan – S\$50 Cashback Promotion for Employee Banking Solutions (EBS)**

1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Personal Loan – S\$50 Cashback Promotion for EBS (the "EBS Promotion"), applicants must (a) be part of HSBC EBS partners; and (b) submit their application for a new personal line of credit instalment plan between 1 July 2020 and 30 September 2020, both dates inclusive (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 October 2020 (such applicants, the "Eligible Applicants").
2. Existing HSBC Personal Instalment Loan customers applying for a redraw are not eligible for this EBS Promotion.
3. A cashback amount of S\$50 (the "cashback") will be credited to the Eligible Applicant's HSBC Personal Line of Credit Account/ Statement Savings Account (if HSBC Personal Instalment Loan is offered instead), within three (3) calendar months from the approval date of the HSBC Personal Loan application, barring any unforeseen technical delays.
4. The award of the cashback is subject to the customer's HSBC Personal Line of Credit Account/ Personal Instalment Loan Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
5. Eligible Applicants who have received the cashback and subsequently cancel their HSBC Personal Line of Credit Instalment Plan/ Personal Instalment Loan or make premature repayments (partial or full) to the Account within 12 months from the date of approval of the HSBC Personal Line of Credit Instalment Plan/ Personal Instalment Loan application are required to refund HSBC the full cashback amount.
6. The terms and conditions of this EBS Promotion should be read in conjunction with HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions, the latest copy of which is available online at <http://www.hsbc.com.sg/loan>
7. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this EBS Promotion at any time without prior notice.
8. All information is accurate at the time of posting online.

**HSBC Home Loan Promotion for Employee Banking Solutions (EBS) Terms and Conditions**

- This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to customers under HSBC Employee Banking Solutions (EBS) (i) who apply for a home loan or a home equity loan in respect of residential properties in Singapore, with a minimum loan quantum of S\$200,000 (each, a “Loan”), (ii) whose Loan applications are received by HSBC on or before 30 September 2020, and approved by HSBC 15 October 2020, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 15 October 2020 (“Eligible Customer”).
- Promotion is valid till 30 September 2020, or such other date as may be determined by HSBC at its discretion.
- Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
- Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
- The bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
- These terms and condition are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

**HSBC Employee Banking Solutions Roadshow September 2020 Promotion (“Promotion”) Promotional Terms and Conditions**

Thank you for choosing to participate in the above promotion.

Please acknowledge below that you have read and understood the Promotional Terms and Conditions (enclosed overleaf) applicable to the offer.

**ACKNOWLEDGEMENT AND AGREEMENT**

I/We have read and understood the terms and conditions governing the HSBC Employee Banking Solutions Roadshow September 2020 Promotional Conditions and received the below gift(s) from HSBC.

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Name:

NRIC/Passport No.:

NRIC/Passport

Date:

Date:

Gift(s) Received: \_\_\_\_\_

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.

**For Bank Use**

Verified By

Date

Employee Banking Roadshow

Remarks

**HSBC Employee Banking Solutions Roadshow September 2020 Promotion (“Promotion”) Promotional Terms and Conditions**

1. This Promotion is valid from 1 September 2020 to 30 September 2020 (both dates inclusive) or such other date(s) as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) at its discretion (“**Promotional Period**”).
2. This Promotion is offered by HSBC to new HSBC Premier / Advance customers who satisfy the criteria for this Promotion including the criteria set out in clause 4 (“**Eligible Customers**”). For avoidance of doubt, joint account holders to an HSBC Premier / Advance account will be considered one Eligible Customer.
3. Existing HSBC customers who have (a) terminated their HSBC Premier/ Advance relationship (either in his/ her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences; or (b) an existing HSBC Premier or Advance relationship (either in his/her own name or jointly with another person), do not qualify for this Promotion.
4. To qualify for this Promotion, a new HSBC customer must during the Promotional Period sign up for a HSBC Credit Card as principal cardholder, and
  - a) sign up to HSBC Premier and place a minimum of S\$200,000 or foreign currency equivalent into a Premier CASA account or into a 3-month SGD Time Deposit (“**SGD TMD**”) with the Bank using fresh funds; or
  - b) sign up to HSBC Advance and
    - (i) place a minimum of S\$30,000 deposits (excluding time deposit placements) or foreign currency equivalent into a HSBC Advance CASA Account or
    - (ii) enrol in Salary Crediting or reoccurring deposits.

Eligible Customers who qualify for this Promotion under clause 4(a) or 4(b)(i) (the “**Relevant Eligible Customers**”) must maintain the fresh funds deposited with the Bank under this Promotion (“**Minimum Fresh Funds**”) for a minimum period of 90 consecutive calendar days; failing which clause 12 will apply. For Eligible Customers who qualify for this Promotion under clause 4(a), if the relevant Minimum Fresh Funds are not held till maturity of the SGD TMD, clause 14 will apply.

5. Eligible Customers who qualify for this Promotion under clause 4(a) will be eligible to receive a WMF Boston 30-piece Cutlery Set or JBL T120 Earbuds. Eligible Customers who qualify for the Promotion under clause 4(b) will be eligible to receive a choice of Digital Thermal Flask, Reversible Umbrella or a SGD20 Grab Voucher (“**Sign-up Gift**”). The Sign-up Gift is limited to 1 redemption per Eligible Customer.
6. For the purpose of this Promotion:

“**CASA**” means current accounts and savings accounts.

“**Fresh Funds**” means a deposit of funds from outside HSBC. Transfers from any HSBC account to the new account using any mode (including but not limited to HSBC cheque(s), cashier order and demand drafts) do not qualify as fresh funds under this Promotion. Funds originating from any existing account with the Bank and funds that are withdrawn and re-deposited within the last 30 days also do not qualify as fresh funds under this Promotion.
7. The promotional time deposit interest rate (“**Promotional Rate**”) applicable to SGD TMD of a 3-month tenor is 0.30% p.a.
8. The type of currency available for time deposit placement under this Promotion is Singapore Dollar (“**SGD**”) only.
9. Each Eligible Customer may only make one SGD TMD placement under this Promotion.
10. Each Eligible Customer (either in his/her own name or jointly with another person) is only entitled to a maximum of one sign up gift.
11. The Promotional Rate set out in clause 7 may be changed or withdrawn at any time during the Promotional Period without any prior notice. Notwithstanding the foregoing, once you have deposited funds with the Bank under this Promotion, the interest rate applied to those funds will be fixed until maturity.
12. The Bank may levy an administration charge equivalent to the value of the Sign-up Gift on a Relevant Eligible Customer if the Minimum Fresh Funds are not maintained by such Relevant Eligible Customer with the Bank for at least 90 consecutive calendar days from the date that the funds are credited into the HSBC Premier / Advance CASA / SGD TMD account (as the case may be).



13. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank 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 resultant difference shall be debited/credited (as the case may be) to you through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
14. No interest (whether at the Promotional Rate or otherwise) will be payable on the SGD TMD if it is not held to maturity. For the avoidance of doubt, if the SGD TMD is withdrawn prematurely, only the principal amount (without interest) will be returned.
15. Upon maturity of the SGD TMD placement(s), the principal and interest amounts of the SGD TMD will be renewed at the Bank's prevailing time deposit board rate for the like tenor, unless other maturity instructions are provided by the account holder.

### **General Terms and Conditions**

16. Save for the HSBC Step Up Bonus Interest Promotion, HSBC September 2020 SGD Premier and Advance Time Deposit Promotion, HSBC Premier Welcome and Wealth Reward Promotion and HSBC Advance Welcome Reward Promotions, this Promotion is not valid with other ongoing offers, gifts or promotions unless otherwise stated.
17. Only personal accounts are eligible for the Promotion and terms and conditions governing personal deposit accounts as well as terms and conditions governing HSBC Premier and HSBC Advance (collectively the "Account Terms") will apply. In the event of any conflict between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply.
18. The Bank may levy an administration charge (early account closure charge) if the HSBC Premier or Advance Account with the Bank is closed within six (6) months of the date on which it is opened.
19. The Bank 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. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.

### **20. 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.

21. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice.
22. 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.