

A. HSBC Q4 2021 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 October 2021 to 31 December 2021 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 who fulfill the criteria set out under Clause A(4) below 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 Personal Banking customer for the purposes of Reward Tiers 1 or 2; 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, 3, 4 or 5; 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 listed reward tiers below; and
 - c) increase his/her Net Incremental WEALTH AUM (as defined in Clause A(8) below) with the Bank by investing in any Eligible Wealth Products (as defined in Clause A(10) below) and meet the required Net Incremental Wealth AUM corresponding to the applicable Reward Tier shown in the table below.

Reward Tier	Required Net Incremental Wealth AUM in SGD (\$)(excluding the value of transferred in investments)	Reward in SGD(\$)
1	25,000	100
2	50,000	200
3	200,000	800
4	500,000	1500
5	800,000	2500
6	1,500,000	5700
7	3,000,000	10000

5. Eligible Customers who qualify for the Reward will also qualify for Additional Reward(s) if he/she fulfils the criteria set out under Clause A(6) below.
6. To qualify for either one or both Additional Rewards corresponding to the relevant Reward Tier as shown in the table below, an Eligible Customer must, during the Promotional Period:
 - a) First, qualify for the Reward by meeting the requirements as stipulated in Clause A(4)(a), A(4)(b) and A(4)(c) above; and
 - b) To qualify for Additional Reward A corresponding to the relevant Reward Tier, an Eligible Customer must (i) not hold any investments for the previous calendar quarter, and (ii) not have any insurance inception within the last two years (“**New Investment and Insurance Customers**”); and/or
 - c) To qualify for Additional Reward B corresponding to the relevant Reward Tier, an Eligible Customer must complete his/her transaction(s) of any Eligible Wealth Products (as defined in Clause A(10) below) via his/her Personal Internet Banking page or the HSBC mobile app within the promotional period (“**Digital Transactions**”).

Additional Rewards are illustrated in the table below:

Reward Tier	Required Net Incremental Wealth AUM in SGD (\$) (excluding the value of transferred in investments)	Additional Rewards in SGD(\$)		Maximum Number of Additional Rewards available for each respective customer segment		
		Additional Reward A: For New Investment and Insurance Customers	Additional Reward B: For Digital Transactions	Personal Banking	Premier	Jade
1	25,000	35	15	10	10	5
2	50,000	70	30	10	30	20
3	200,000	280	120	0	30	25
4	500,000	525	225	0	8	5
5	800,000	875	375	0	8	5
6	1,500,000	1,995	855	0	0	1
7	3,000,000	3,500	1,500	0	0	1

7. The corresponding Rewards and Additional Rewards under each Customer Segment will be awarded on a first-come-first-serve basis based on the relevant trade date and policy inception date of the Eligible Wealth Products (as defined in Clause A(10) below) purchased or traded during the Promotional Period and subject to the Maximum Number of Available Rewards available under each relevant Customer Segment as shown in the table below. The Bank is not obliged to inform any customer when the Maximum Number of Available Rewards have been awarded, whether for each Eligible Customer, each customer relationship, each customer segment, each reward tier or this Promotion.

Reward Tier	Maximum Number Available Rewards for each respective customer segment		
	Personal Banking	Premier	Jade
1	10	10	5
2	10	30	20
3	0	30	25
4	0	8	5
5	0	8	5
6	0	0	1
7	0	0	1

8. 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 Regular Premium insurance policy: 5 times of the Annual First Year Premium ("**AFYP**") of the relevant RP insurance policy (in SGD).
 - For all Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 1.5 times of single premium amount paid (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.
 - For redemptions of unit trusts and structured notes knockouts, the total Net Incremental Wealth AUM will decrease in accordance with the value of the relevant redemption or knockout amount.
9. The Net Incremental Wealth AUM could comprise of 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.

For illustration purpose only: If a **New Investment and Insurance Customer** makes multiple purchases via their Relationship Manager ("**RM**") during the Promotional Period, for the purpose of determining the Reward Tier, his/her

Net Incremental Wealth AUM will be aggregated and calculated as follows:

Transaction	Eligible Wealth Product	Amount	Annual First Year Premium	Change in Net Incremental Wealth AUM
Purchased via RM	Unit Trust	SGD500,000	-	SGD500,000 increase
Purchased via RM	Regular Premium Insurance Policy	-	SGD100,000	SGD300,000 increase (computed pursuant to Clause A(6)(b) above (SGD100,000 x 3))
Knockout	Structured Notes	SGD200,000	-	SGD200,000 decrease
Redemption	Unit Trust	SGD100,000	-	SGD100,000 decrease
Total increment in Net Incremental Wealth AUM				SGD500,000 increase
The Eligible Customer will qualify for Reward Tier 4 Reward and Additional Reward A:				
Reward of SGD1,500 + Additional Reward A of SGD525 =				
Total reward of SGD2,025				

If a **New Investment and Insurance Customer**, makes a purchase via their Relationship Manager and subsequently makes a Digital Transaction during the Promotional Period, for the purpose of determining the Reward Tier, his/her Net Incremental Wealth AUM will be aggregated and calculated as follows:

Transaction	Eligible Wealth Product	Amount	Annual First Year Premium	Change in Net Incremental Wealth AUM
Purchased via RM	Single Premium Insurance Policy	-	SGD200,000	SGD200,000 increase (pursuant to Clause A(8)(c) above (actual single premium amount))
Digital Transaction purchase	Structured Notes	SGD100,000	-	SGD300,000 increase
Total increment in Net Incremental Wealth AUM				SGD300,000 increase
The Eligible Customer will qualify for Reward Tier 3 Reward and Additional Reward A and B:				
Reward of SGD800 + Additional Reward A of SGD280 + Additional Reward B of SGD120 =				
Total Reward of SGD1,200				

10. For purposes of this Promotion, “**Eligible Wealth Products**” refer to the following products offered by the Bank:
- Unit Trusts, Bond, Structured Notes and Equity-linked Notes, provided no substantive discount has been given in connection with the relevant placement;
 - Regular insurance policies and single premium insurance policies; and
 - Excluding the following:
 - 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; and
 - Investments or insurance placed through CPF investment schemes.
11. 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.
12. Barring any unforeseen technical delays, 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.
13. 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 under this Promotion.

14. 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.
15. 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.

B. General Terms and Conditions

1. The Promotion is not valid with other offers or promotions unless otherwise stated.
2. Only personal accounts are eligible for this Promotion.
3. Terms and conditions governing HSBC Premier will apply for HSBC Premier customers. For the terms and conditions governing HSBC Premier accounts, please visit www.hsbc.com.sg/premier.
4. Terms and conditions governing HSBC Jade will apply for HSBC Jade customers. For the terms and conditions governing HSBC Jade accounts, please visit 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. "**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 Reward is not exchangeable for any other items, reward points, credit or kind in all cases of equivalent value, whether in whole or in part. The Reward is also not transferable or replaceable. We reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
7. Terms and conditions governing personal deposit accounts, the relevant products and, as the case may be, investment accounts, HSBC Premier and HSBC Jade (collectively, the "**General Terms**") will continue to apply. In the event of any conflict or inconsistency between the Promotional Terms and Conditions and the General Terms and Conditions in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.

C. 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 Terms and Conditions and the 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. The Promotional Terms and Conditions, the General Terms and Conditions and this Deposit Insurance Scheme 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: _____