



HSBC Online Wealth Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) and is valid from **1 July 2020 till 30 September 2020** or such other date(s) as may be determined by HSBC at its discretion (“Promotional Period”).

2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers (but not HSBC staff) who meet all of the following criteria (“Eligible Customers”):

- (i) Singapore residents based on the Bank’s records;
- (ii) Register for this Promotion by sending an SMS “WEALTHONLINE” to 74722; and
- (iii) Successfully execute equity trades (buy/sell) for any equity market through HSBC’s Online Securities Trading platform, or successfully purchase any unit trust via lump sum payment through HSBC’s Online Unit Trust platform during the Promotional Period (“Eligible Transactions”).

3(i). Eligible Customers are entitled to a cashback based on their total qualifying transaction value over the Promotional Period as detailed in the below table (the “Gift”).

| Total Qualifying Transaction Value for the Promotional Period (SGD) | Value of Gift to be awarded to an Eligible Customer (SGD) | Maximum Number of Gifts Available for each Qualifying Tier |
|---|---|--|
| 800,000 | 560 | 20 |
| 400,000 | 280 | 20 |
| 200,000 | 140 | 30 |
| 50,000 | 35 | 30 |

3(ii). Regardless of the number of trades/purchases and the total transactional value of all trades/purchases, each Eligible Customer shall receive no more than one (1) Gift during the Promotional Period.

3(iii). The Gifts under a Qualifying Tier are awarded on a first-come-first-serve basis based on the date on which a transaction is booked (“Transaction Date”). If an Eligible Customer qualifies for a Gift under a Qualifying Tier but the maximum number of Gifts have been awarded for that Qualifying Tier, that Eligible Customer will be considered for the Gift under the subsequent Qualifying Tier(s) based on the Transaction Date of the last transaction by which the Eligible Customer qualifies for each respective subsequent Qualifying Tier.

For example, an Eligible Customer executes equity trades with a transaction value of SGD 40,000 on 5 July 2020 and purchases unit trusts on 2 separate dates - the first on 10 July 2020 with a transaction value of SGD 80,000 and the second on 10 August 2020 with a transaction value of SD 90,000. He/she would receive SGD 140 if, based on the Transaction Date of 10 August 2020, he/she was among the first 30 Eligible Customers to qualify for the Gift under the SGD 200,000 Qualifying Tier. However, if all 30 Gifts for that Qualifying Tier have been awarded, the Eligible Customer will be considered for the Gift under the subsequent Qualifying Tier - if, based on the Transaction Date of 10 July 2020, he/she was among the first 30 Eligible Customers to qualify for the Gift under the SGD 50,000 Qualifying Tier, he/she would receive SGD 35.

4(i). Each Eligible Customer who qualifies for the Gift and successfully performs foreign exchange (“FX”) conversions from any base currency to a different currency (“Eligible Conversion”) through HSBC Online Banking or the HSBC QuickFX app or the HSBC Singapore app during the Promotional Period will be entitled to an additional cashback (“FX reward”) based on their total qualifying transaction value over the Promotional Period as detailed in the below table.

| Total Qualifying Conversions Value for the Promotional Period (SGD) | Value of FX Reward to be awarded to an Eligible Customer (SGD) | Maximum Number of FX Rewards available for each Qualifying Tier |
|--|---|--|
| 400,000 | 500 | 20 |
| 200,000 | 250 | 20 |
| 100,000 | 100 | 30 |
| 25,000 | 50 | 30 |

4(ii). Regardless of the number of FX transactions and the total transactional value of all FX transactions, each Eligible Customer shall receive no more than one (1) FX Reward during the Promotional Period.

4(iii). All transactions in a currency other than SGD will be notionally converted into SGD, at the Bank’s prevailing exchange rate, to determine the transaction amount eligible under this Promotion. The Transaction Date will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. The Transaction Date will also be used to determine whether the transaction falls within the Promotional Period.

5(i). Each Eligible Customer who qualifies for the Gift, will be entitled to receive an additional S\$30 cash credit (“Additional Reward”) if they meet all of the following criteria:

- (a) Successfully opened a new Unit Trust Account or Securities Trading Account during the Promotional Period; and
- (b) Made an Eligible Transaction on the new Unit Trust Account or Securities Trading Account during the Promotional Period.

5(ii) Each Eligible Customer shall receive no more than one (1) Additional Reward during the Promotional Period.

6. Each Eligible Customer must have an active SGD denominated CASA tagged to his/her customer relationship for the Gift/ FX Reward/ Additional Reward to be credited. Each Eligible Customer will receive the Gift/ FX Reward/ Additional Reward no later than 2 months after the end of the Promotional Period. Any request for early fulfillment of a Gift/ FX Reward/ Additional Reward will not be granted or entertained by the Bank. The Bank is not obliged to inform any customer when the maximum number of Gifts/ FX Rewards , whether for each Eligible Customer, each customer relationship, each Qualifying Tier or this Promotion.

7. The mobile number used in the SMS registration for this Promotion must be the same as the mobile number of the Eligible Customer listed in the Bank’s records. If the mobile numbers are not the same, HSBC will not award the Gift/ FX Reward/ Additional Reward.

8. It is the responsibility of all customers to ensure that his/her mobile number is updated in the Bank’s records. Customers may update their personal details through HSBC Online Banking, head to the nearest HSBC branch or call the HSBC hotline.

9. The Gift/ FX Reward/ Additional Reward will be credited into each Eligible Customer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with the Bank (in the case of Eligible Customers who are sole accountholders), or (b) Singapore dollar (SGD) denominated deposit transactional joint account with the Bank (in the case of Eligible Customers who are joint accountholders) (such accounts collectively, the "Relevant Accounts").

10. The Relevant Account of each Eligible Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank at its discretion over the Promotional Period and at the time of fulfillment, in order for such Eligible Customer to receive the Gift.

11. The Bank reserves the right to not award the Gift / FX Reward / Additional Reward if (i) a customer does not fulfil all the criteria set by the Bank, (ii) if the Eligible Transactions / Eligible Conversions are deemed incomplete or unsuccessful, and/or (iii) if the customer relationship is terminated after performing Eligible Transactions / Eligible Conversions and before the Gift / FX Reward / Additional Reward is awarded.

12. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise 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 any instructions, transactions or currency conversion.

13. For the avoidance of doubt, in addition to the brokerage fees, GST is payable for Singapore residents and the following fees and charges collected on behalf of other entities are also applicable and may be subject to revisions from time to time at the discretion of the relevant entity:

| Items | Fee/Charge |
|--|--|
| SGX Listed Securities | |
| • Clearing Fee (collected on behalf of CDP) | 0.0325% of contract value |
| • SGX Access Fee (collected on behalf of SGX) | 0.0075% of contract value |
| HKEx Listed Securities | |
| • Stamp duty (collected on behalf of the HK SAR government) | 0.1% of contract value, rounded up to the nearest dollar |
| • Transaction levy (collected on behalf of the SFC of HK) | 0.0027% of contract value |
| • HKEx Trading Fee (collected on behalf of HKEx) | 0.005% of contract value |
| US Listed Securities | |
| • US SEC Fee on sell trade | 0.00221% of contract value |

14. This Promotion is not valid with other offers or promotions unless otherwise stated.

15. 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 and without assuming any liability to any customer.

16. 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.



17. Only personal accounts are eligible for this Promotion. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, Terms and Conditions Governing Personal Deposit Accounts, Personal Internet Banking Terms and Conditions and the terms and conditions set out in the Investment Account Opening Booklet (including without limitation, the General Terms and Conditions for Investment Accounts, Unit Trust Transactions, Securities Trading Risk Disclosure Statement, the Custodian Services Terms and Conditions, and the Securities Trading Schedule) (collectively, the "General Terms") will continue to apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.

18. 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.

19. This document 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 information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. Before you make any investment decisions, you may wish to consult a financial adviser. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable for you.