

Invest your fresh funds for more rewards

Upon qualifying for the Singsaver campaign, follow the steps below to enjoy additional wealth rewards.

STEP
1 **SMS INVEST50<Space>SS<Space>Full Name to 74722**
A HSBC Personal Wealth Manager will be in touch to assist you

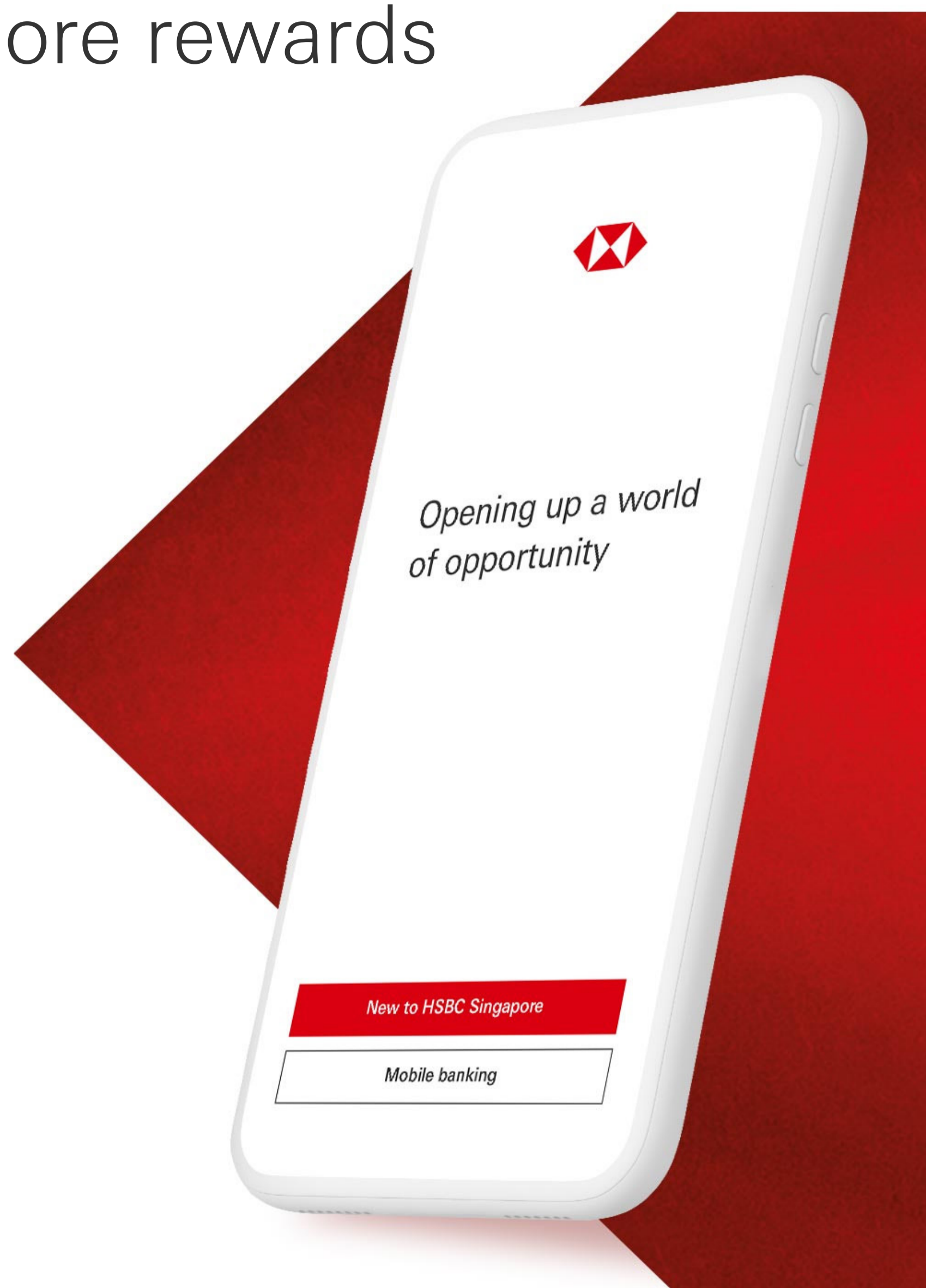
STEP
2 **Invest a minimum of S\$50,000 in eligible Unit Trusts**
to receive S\$750 for every S\$50,000 invested (capped at S\$15,000 rewards)
[T&Cs apply](#)

Note: Only for Unit Trust with a minimum sales charge at 1.5% on placement (in SGD) through Personal Wealth Manager. Digitally traded funds will receive S\$250 reward and not qualify for Step 3.

Additional Reward Eligible Criteria	Reward
Purchasing investment with the Bank. Receive reward for every S\$50,000 in "Eligible Wealth Products1" by the end of the "Maintenance Period" . Minimum investment of S\$50,000 (or foreign currency equivalent) and up to S\$1,000,000. ¹	S\$250 cash credits (capped at S\$5,000)
Purchasing investment and/or insurance with the Bank. Receive reward for every S\$50,000 in "Eligible Wealth Products2" by the end of the "Maintenance Period" . Minimum investment of S\$50,000 (or foreign currency equivalent) and up to S\$1,000,000. ²	S\$750 cash credits (capped at S\$15,000)

STEP
3 **Deposit into Time Deposit and enjoy a higher rate of 5.75% p.a.!**
Maximise your rewards by placing a 2-month Time Deposit to enjoy 5.75% p.a. interest. Minimum of S\$5,000 deposit and up to 100% of your investment amount from Step 2
[T&Cs apply](#)

Note: For Investments with minimum sales charge at 1.5% only. Digital investments do not qualify. Time deposit must be placed with Personal Wealth Manager for the promotional rates.



Terms and conditions for Wealth Reward

1. To qualify for the Wealth Reward set out in Clause 6 (c) ("Welcome Rewards"), Eligible Customers must qualify for the Fresh Funds Reward and satisfy the eligibility criteria of the Wealth Reward by end of the Maintenance Period.

For purposes of this Promotion, Eligible Wealth Products¹ refer to the following products offered by the Bank and the value of such products will be computed as follows:

- (a) Unit Trust, and Equity purchased digitally: Actual Placement amount (in SGD).
- (b) Foreign Exchange (FX): Actual Placement amount (in SGD). Eligible FX transactions include: Exchange Now / Everyday Global Account Transfers, FX Order Watch, Worldwide Transfers, Global Transfers, Global Money Transfers, Union Pay, Branch transactions.
- (c) Dual Currency Plus: Actual Placement amount (in SGD).

2. For purposes of this Promotion, Eligible Wealth Products² refer to the following products offered by the Bank and the value of such products will be computed as follows:

- (a) Unit Trust, Bond, and Structured Product with minimum Sales Charge at 1.5% for the relevant placement: Actual Placement amount (in SGD).
- (b) Regular Premium insurance policy: 3 times the Annual First Year Premium ("AFYP") of the relevant RP insurance policy (in SGD).
- (c) Single Premium insurance policy: Actual 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 investment in Eligible Wealth Products 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 investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii. Any insurance policy that is cancelled during the free-look period of 14 days;
- iii. Investments or insurance placed through CPF investment schemes;
- iv. Any investment product that does not levy an initial sales charge or front end load.

Deposit Insurance Scheme

Singapore dollar deposits of non bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Only new HSBC deposit or savings account customers are eligible. Terms and Conditions apply.

Investments involve risks. Funds are investment products and some may involve derivatives. The value of investments, units/shares of the funds and the income accruing to the units/shares, if any, may fall or rise, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. In a worst-case scenario, the value of the fund may be worth substantially less than the original amount you have invested (and in an extreme case could be worth nothing). Investments in funds are not deposits or other obligations of or guaranteed by HSBC or any of its affiliates. Foreign currency transactions are subject to risk of exchange rate fluctuations and exchange controls may apply to certain currencies from time to time. To find out more about the risks relating to investment funds, please go to [hsbc.com.sg/wealth/investments/products/unit-trusts](https://www.hsbc.com.sg/wealth/investments/products/unit-trusts).

For the risks relating to each specific fund, please refer to the prospectus, product highlights sheet, information memorandum or profile statement. A copy of the prospectus, product highlights sheet, information memorandum or profile statement of each fund is available and may be obtained at HSBC branches. Investors and potential investors should read the prospectus, product highlights sheet, information memorandum or profile statement before deciding whether to subscribe for, or purchase units/ shares of the fund.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually incurs high costs, and the surrender value payable may be less than the total premiums paid.

Time Deposits

Premature withdrawal of any Time Deposit is subject to the HSBC Account User Agreement. Please note that premature withdrawal charges may apply if your Time Deposit is not held to maturity. As a result, you may receive less than the original Time Deposit placement amount. For all premature withdrawal of the Time Deposits, interest payments (if any) will be calculated at the Bank's discretion.