



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

1. This Promotion is valid from 1 October to 31 December 2021 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 or HSBC Premier 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 Rewards ("Welcome Reward")

6. To qualify for S\$40 cash credits ("Base Reward") an Eligible Customer must:
 - (a) Open an Everyday Global Account; AND
 - (b) Download and successfully log in to HSBC Singapore mobile banking app; AND
 - (c) Opt-in for marketing communications from HSBC; AND
 - (d) Deposit fresh funds of at least S\$5,000 (or foreign currency equivalent) every month in a single transaction into the Everyday Global Account for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 12.
7. For purposes of this Promotion, "fresh funds" means a deposit of 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.

8. To qualify for a bonus S\$20 cash credit (“Bonus Reward”) an Eligible Customer must perform a minimum of 5 transactions with a HSBC personal Credit Card or with a HSBC Everyday Global Debit Card (“Eligible Transactions”) each month for at least 2 consecutive months, in accordance with the relevant date(s) set out under Clause 13. For the avoidance of doubt, an Eligible Customer can only qualify for the Bonus Reward if the criteria for the Base Reward is met.
9. Eligible Transactions refer to posted transactions made with a HSBC personal Credit Card or a HSBC Everyday Global Debit Card and exclude the following:
 - a. transactions using NETS and QuickCash functionality;
 - b. fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card;
 - c. cash withdrawal at ATMs;
 - d. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
 - e. any unposted transactions; and
 - f. any amount charged that is subsequently cancelled, voided or reversed
10. To qualify for a bonus S\$120 cash credit (“Bonus Gift”) an Eligible Customer must successfully open a HSBC Equity Investment Account (“Investment Account”) and place a minimum of two Securities buy transaction trades by the stipulated date(s) set out in Clause 14. For the avoidance of doubt, an Eligible Customer can only qualify for the Bonus Gift if the criteria for the Base Reward is met.
11. The Welcome Reward (as the case may be) will be directly credited into the HSBC Singapore dollar (SGD) denominated deposit account of each Qualifying Eligible Customer.
12. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 6 will receive S\$40 cash credits by the following dates or such later date(s) as may be notified by the Bank:

Month of Everyday Global Account Opening	Complete 2 consecutive months of fresh funds deposit by	Base Reward to be credited by
OCT 2021	31 DEC 2021	15 FEB 2022
NOV 2021	31 JAN 2022	15 MAR 2022
DEC 2021	28 FEB 2022	15 APR 2022

13. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 8 will receive S\$20 cash credits by the following dates or such later date(s) as may be notified by the Bank:

Month of Everyday Global Account Opening	Perform 5 transactions each month over 2 consecutive months by	Bonus Reward to be credited by
OCT 2021	31 DEC 2021	15 FEB 2022
NOV 2021	31 JAN 2022	15 MAR 2022
DEC 2021	28 FEB 2022	15 APR 2022

14. Qualifying Eligible Customers who fulfill the relevant eligibility criteria under Clause 10 will receive S\$120 cash credits by the following dates or such later date(s) as may be notified by the Bank:

Month of Everyday Global Account Opening	Open HSBC Equity Investment Account and perform 2 securities buy transaction trades by	Bonus Reward to be credited by
OCT 2021	31 DEC 2021	15 FEB 2022
NOV 2021	31 JAN 2022	15 MAR 2022
DEC 2021	28 FEB 2022	15 APR 2022

15. Each Qualifying Eligible Customers who is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies (each, an "EBS Eligible Customer"), will receive an additional S\$40 worth of cash credits ("Additional Welcome Reward"). Each Qualifying EBS Eligible Customer would be eligible to receive one of the following:

Base Reward + Additional Welcome Reward	S\$80 worth of cash credits
Base Reward + Bonus Reward + Additional Welcome Reward	S\$100 worth of cash credits
Base Reward + Bonus Gift + Additional Welcome Reward	S\$200 worth of cash credits
Base Reward + Bonus Reward+ Bonus Gift + Additional Welcome Reward	S\$220 worth of cash credits

16. Each Qualifying Eligible Customer is entitled to receive only one Welcome Reward (as the case may be), and each EBS Eligible Customer is only entitled to receive one Additional Welcome Reward.
17. 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 (as the case may be) and/or the Additional Welcome Reward (where applicable) under this Promotion.
18. The Bank may levy an administrative charge, equivalent to the value of the Welcome Reward (as the case may be) 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

19. 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 for details of the Account Terms.
20. HSBC reserves the right to replace the Welcome Reward (as the case may be) with other item(s) of similar value without prior notice.
21. 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.
22. 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.
23. 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.