



## Terms and Conditions governing the HSBC Digital Account Opening Promotion (“Promotion”)

### General

1. This Promotion is valid from 1 January to 31 January 2022, 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. To participate in this Promotion, the HSBC Everyday Global Account, HSBC Premier Account, or HSBC Savings Account (each, an “**Account**”) application must be submitted within the Promotional Period, or such other dates as determined by HSBC at its discretion (the “Promotion Period”), and the application must be approved by HSBC by 15 January 2022 (applicants whose submitted applications are approved are referred to as “**Eligible Applicants**”).
3. HSBC reserves the right to determine at our discretion whether an Eligible Applicant(s) has met all the requirements of this Promotion.
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 (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.
7. The Bank may levy an administration charge (early account closure charge) if the Eligible Account is closed within six (6) months of the date on which it is opened.

### 8. **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.

9. These 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.

### Mechanics

10. Each Eligible Applicant is entitled to receive the either one (1) of the following gifts (“**Gift**”):

<b>Account</b>	<b>Reward</b>
HSBC Savings Account	SGD50 worth of Lazada e-vouchers
HSBC Everyday Global Account (Personal Banking)	SGD50 worth of Lazada e-vouchers
HSBC Everyday Global Account (Premier)	SGD100 worth of Lazada e-vouchers

11. To qualify for the Gift set out in clause 10, an Eligible Applicant must:

- a) Submit an online Account application via any of the following links within the Promotional Period; and
  - <https://www.hsbc.com.sg/accounts/products/everyday-global/>
  - <https://www.hsbc.com.sg/premier/>
  - <https://www.hsbc.com.sg/personal-banking/>
  - <https://www.hsbc.com.sg/accounts/products/savings/>
  - <https://www.hsbc.com.sg/accounts/>
- b) Submit the online Account application using MyInfo via Singpass. For the avoidance of doubt, an Eligible Applicant who submits the online Account application without using MyInfo via Singpass (i.e. via manually completing the Digital Account Opening Form) will not be considered as a Qualified customer who is entitled to enjoy the Gift (“**Qualified Customer**”); and
- c) Deposit a minimum amount of fresh funds (“**Fresh Funds**”) into the Account opened following the below table:

Account Type	Minimum Fresh Funds Deposit requirement
HSBC Savings Account	SGD5,000
HSBC Everyday Global Account (Personal Banking)	SGD5,000
HSBC Everyday Global Account (Premier)	SGD200,000

Fresh Funds means a deposit of funds from outside of HSBC into the Account. Funds transfers from any existing HSBC deposit accounts or via HSBC cheque(s), cashier's order(s) or demand draft(s) do not qualify for this Promotion. For the purpose of this Promotion, funds that are transferred from accounts that are closed in the last 30 days will not be eligible.

The Fresh Funds must be deposited within the same calendar month that the Account is opened, and maintained throughout the maintenance period set out below:

Account opened and Fresh Funds deposited between	Maintenance Period	Gift Fulfillment and Notification Date
1 – 31 January 2022	1 February 2022 to 30 April 2022	By 30 June 2022

12. Each Qualified Customer is limited to a maximum of one Gift regardless of the number of Accounts applied for.
13. Qualified Customers will be notified by the Notification Date (as set out in Clause 10), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
14. An SMS redemption code with the Gift redemption details (“**SMS**”) will be sent to the Qualified Customer's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 10). Any requests for early fulfillment of a Gift will not be granted nor entertained by HSBC.
15. Any redemption SMS that is lost or misplaced is strictly non-replaceable.
16. The Gifts 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) with an item of equal or similar value without prior notice.
17. Only 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. In the event that the Account is voluntarily or involuntarily closed, terminated or suspended for any



reasons whatsoever before a Gift is accorded to the Qualified Customer, HSBC reserves the right to forfeit the Gift at its sole discretion.