



HSBC Foreign Exchange Rewards Promotion ('Promotion') Promotion Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited ('HSBC' or the 'Bank') to all HSBC Singapore customers (excluding HSBC staff) ('Eligible Customers').
2. This Promotion is valid from **1 April 2024 to 30 June 2024** (both dates inclusive) ('Promotion Period').
3. Eligible Customers can qualify for this Promotion during the Promotion Period if they meet the criteria set out in Table 3a below and their foreign exchange ('FX') transactions are performed via the corresponding platforms (as shown in Table 3b below) ('Eligible FX Transactions'), where:
 - 'Accumulated FX Transaction Amount' refers to the total Singapore Dollar (SGD) (or equivalent foreign currency value) amount of Eligible FX Transactions performed within the Promotion Period.

Table 3a

Criteria (all to be fulfilled)
Transacts a minimum of 3 Eligible FX transactions;
Has an Accumulated FX Transaction Amount of minimum SGD20,000; and
Is an onshore customer with residency in Singapore and possesses a Singapore mobile number

Table 3b

Service	Platform
Worldwide Transfer ("WWT")	HSBC Online Banking / HSBC Singapore app
Global Transfer to your globally linked accounts or Global Transfer to other HSBC accounts ("GT")	HSBC Online Banking / HSBC Singapore app
HSBC Global Money Transfer ("HGMT")	HSBC Singapore app
Transfers between Everyday Global Account	Any HSBC branches / phone banking/ HSBC Online Banking/ HSBC Singapore app

4. The first 200 Eligible Customers ('Qualified Customers') will each be entitled to one reward of S\$50 cash back ("Cashback"). Each Eligible Customer who fulfills all the requisite criteria under this Promotion is entitled to a maximum Cashback amount of S\$50 (or 1 Cashback) during the Promotional Period. For the avoidance of doubt, there shall be a maximum of one Eligible Customer per customer relationship (including joint relationships).
5. The Bank reserves the right to not award the Cashback if the customer does not fulfil all the criteria set by the Bank and/or in cases where FX transactions are deemed incomplete or unsuccessful. The same applies in cases where the customer relationship is terminated after performing Eligible Transactions and before the Cashback is awarded.
6. The Bank is not obliged to inform its customers when the maximum number of Cashbacks for this Promotion have been awarded.

7. The Cashback will be credited into the Eligible Customer's Singapore dollar denominated account (Multi Currency Savings Account/ Current Account/ Savings Account) by **31 August 2024**.
8. The bank risk margin is an additional FX spread that is used to manage FX rate fluctuations. The bank risk margin on business days may be different from that on non-business days.
9. All Eligible FX Transactions in currencies other than SGD will be notionally converted into SGD at the Bank's prevailing exchange rate for the purpose of determining the Accumulated FX Transaction Amount.
10. Any Eligible FX Transactions performed under individual accounts will not count towards the Accumulated FX Transaction Amount for joint accounts, and vice versa.
11. 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.
12. The Bank may, at its discretion, revise these Promotion Terms and Conditions (including but not limited to varying the Promotion Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
13. The Bank reserves the right, at its discretion to:
 - (i) determine whether an Eligible Customer has met all of the relevant requirements in order to qualify for the reward; and
 - (ii) vary, withdraw or substitute any reward(s) with other item(s) of similar value without prior notice.
14. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
15. 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.
16. HSBC Online and Mobile Banking Terms and Conditions, the HSBC Account User Agreement and Investment Terms (collectively, the "General Terms") will apply. In the event of any conflict or inconsistency between the General Terms and these Promotion Terms and Conditions, these Promotion Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
17. These Promotion 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.