



HSBC Foreign Exchange Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from 1 September 2024 to 30 September 2024 (both dates inclusive) 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”) exclusively to existing HSBC Premier customers who have received the invitation to participate in the promotion only (“Eligible Customers”).
3. Eligible Customers can perform foreign exchange (“FX”) transactions on the following services through the corresponding platforms below at a discount of 30% off the core FX spread with a single transaction or multiple same day transactions with amounts totaling to SGD100,000, or any foreign currencies equivalent (excluding any applied bank risk margins as defined below and forward swap points):

Service	Platform
Transfers between Everyday Global Account	Your HSBC Premier Relationship Manager or Team of Premier Banking Consultants

4. 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.
5. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise independent judgement 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.
6. This Promotion is valid with all other offers or promotions unless otherwise stated.
7. 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.
8. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
9. 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.
10. 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.