



**Terms and Conditions Governing HSBC Exclusive Wealth Insurance Cash Rewards for HSBC Customers (“Promotion”)**

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

**A. Promotion-Specific Terms and Conditions**

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**we**” or “**us**”) from 1 September 2024 to 30 September 2024 (both dates inclusive) (or such other date(s) as may be determined by us at our discretion) (the “**Promotional Period**”).
2. This Promotion is offered by us exclusively to our customers who (i) have received an invitation from us, informing them of their eligibility to participate in this Promotion and (ii) purchase any new Eligible Insurance Plan (as defined in Clause 3 of this Section A below) through us during the Promotional Period (such customers, “**Eligible Customers**”).
3. To qualify as an “**Eligible Insurance Plan**”, it must fulfil the following:

- (a) be any of the insurance policies issued by HSBC Life (Singapore) Pte. Limited. (“**HSBC Life**”) and purchased from us, as set out in the table below (an “**Insurance Policy**”):

<b>Single Premium Plans</b>	<b>Regular Premium Plans</b>
<ul style="list-style-type: none"> <li>• Retirement Income II (single premium)</li> <li>• Sapphire Prestige Income II (single premium)</li> <li>• Wealth Builder (single premium)</li> </ul>	<ul style="list-style-type: none"> <li>• Sapphire Prestige Income II (regular premium)</li> <li>• ValueLife</li> <li>• Term Protect Advantage</li> <li>• Goal Builder</li> <li>• Retirement Income II (regular premium)</li> <li>• Savings Protector II</li> <li>• Wealth Builder (regular premium)</li> </ul>

- (b) be issued from 1 September 2024 to 31 October 2024 (both dates inclusive)

- (c) not be an Insurance Policy which was purchased but is subsequently cancelled during the free-look period of 14 days.

4. Each Eligible Customer is eligible to receive the relevant Reward (as referred to in the table below) by satisfying the eligibility criteria set out in the table below:

<b>Wealth Insurance Cash Reward Eligibility Criteria</b>	<b>Reward</b>
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us	SGD100 cash credit for Single Premium  SGD300 cash credit for AFYP

5. In the event that an Eligible Insurance Plan purchased by an Eligible Customer during the Promotional Period is cancelled, rejected, or not successfully completed, such Eligible Customer will no longer be eligible for the Reward. However, if the said Eligible Customer purchases another Eligible Insurance Plan within the Promotional Period, he/she will still be eligible to participate in this Promotion and receive a Reward if the purchase of the Eligible Insurance Plan is successfully completed and all other criteria under this Promotion have been met.
6. The maximum amount of the Reward(s) will be capped at SGD3,000 for each Eligible Customer, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.
7. An Eligible Customer must have an existing Singapore Dollar (SGD) Savings or Current sole account with us to receive the Reward.
8. Barring any unforeseen technical delays, the Reward(s) will be credited into the relevant Eligible Customer's account with us no later than 30 November 2024, after we determine in our discretion that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.
9. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. We reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
10. This Promotion is not valid in conjunction with any other offers or promotions except for the promotions stated below:
  - (a) HSBC Insure With Us Insurance Time Deposit Promotion; and
  - (b) HSBC Legacy Insurance Time Deposit Promotion.

In other words, the same customer cannot receive both the Reward(s) under this Promotion, and any other gift or account credit from other promotions.
11. Other general terms and conditions governing this Promotion apply. Please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details. All terms and conditions relating to the Promotion shall collectively be known as "Promotional Terms and Conditions".

## **B. General Terms and Conditions**

1. Only personal accounts are eligible. The HSBC Account User Agreement, the Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit, investment accounts and the relevant product respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
2. We and HSBC Life shall be entitled to a reasonable period of time to process instructions and we and/or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or

instructions. Neither we nor HSBC Life shall be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the Insurance Policy(ies).

3. We reserve the right to determine at our discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant criteria or requirements under these Promotional Terms and Conditions and our determination shall be final.
4. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we 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 the customer through the originating account or any account that customer has with us or by such other means as determined by us. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion such as the maximum premium amount eligible for the reward or the promotional period) or withdraw or alter any part of this Promotion at any time.
6. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The mention of any investment product or class of investment products (“**product**”) should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. The information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as investment advice. Before you make any investment decisions, you may wish to consult a financial advisor. In the event you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable. Any transaction that you decide to make will be one of your own choice and at your own risk. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus or product information before investing.
7. These Promotional Terms and Conditions are intended for those who access them from within Singapore and are not intended for access, distribution or use by any person in any other jurisdiction.

8. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
9. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Limited. (Reg. No.199903512M) and distributed by us. It is not an obligation of, a deposit in, or guaranteed by, us.
10. The insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Limited. or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
11. 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.



**Terms and Conditions Governing HSBC Exclusive Legacy Insurance Cash Rewards for HSBC Customers (“Promotion”)**

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

**A. Promotion-Specific Terms and Conditions**

12. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**we**” or “**us**”) from 1 September 2024 to 30 September 2024 (both dates inclusive) (or such other date(s) as may be determined by us at our discretion) (the “**Promotional Period**”).

13. This Promotion is offered by us exclusively to our customers who (i) have received an invitation from us, informing them of their eligibility to participate in this Promotion and (ii) purchase any new Eligible Insurance Plan (as defined in Clause 3 of this Section A below) through us during the Promotional Period (such customers, “**Eligible Customers**”).

14. To qualify as an “**Eligible Insurance Plan**”, it must fulfil the following:

(a) be any of the insurance policies issued by HSBC Life (Singapore) Pte. Limited. (“**HSBC Life**”) and purchased from us, as set out in the table below (an “**Insurance Policy**”):

<b>Single Premium Plans</b>	<b>Regular Premium Plans</b>
<ul style="list-style-type: none"> <li>• Emerald Legacy III</li> <li>• Jade Universal Life (single premium)</li> <li>• Diamond Prestige IUL (single premium)</li> </ul>	<ul style="list-style-type: none"> <li>• Jade Universal Life (regular premium)</li> <li>• Diamond Prestige IUL (multi-pay)</li> </ul>

(b) be issued from 1 September 2024 to 31 October 2024 (both dates inclusive)

(c) not be an Insurance Policy which was purchased but is subsequently cancelled during the free-look period of 14 days.

15. Each Eligible Customer is eligible to receive the relevant Reward (as referred to in the table below) by satisfying the eligibility criteria set out in the table below:

<b>Legacy Insurance Cash Reward Eligible Criteria</b>	<b>Reward</b>
For every SGD10,000 (or equivalent in USD) single premium or AFYP (Amount of First Year Premium) purchased in new Eligible Insurance Plan with us.	SGD100 cash credit for Single Premium  SGD300 cash credit for AFYP (Amount of First Year Premium)



16. In the event that an Eligible Insurance Plan purchased by an Eligible Customer during the Promotional Period is cancelled, rejected, or not successfully completed, such Eligible Customer will no longer be eligible for the Reward. However, if the said Eligible Customer purchases another Eligible Insurance Plan within the Promotional Period, he/she will still be eligible to participate in this Promotion and receive a Reward if the purchase of the Eligible Insurance Plan is successfully completed and all other criteria under this Promotion have been met.
17. The maximum amount of the Reward(s) will be capped at SGD5,000 for each Eligible Customer, regardless of the amount of premium of the Eligible Insurance Plans purchased during the Promotional Period.
18. An Eligible Customer must have an existing Singapore Dollar (SGD) Savings or Current sole account with us to receive the Reward.
19. Barring any unforeseen technical delays, the Reward(s) will be credited into the relevant Eligible Customer's account with us no later than 30 November 2024, after we determine in our discretion that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.
20. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. We reserve the right, at our discretion, to substitute the Reward with other item(s) of similar value without prior notice.
21. This Promotion is not valid in conjunction with any other offers or promotions except for the promotions stated below:
  - (c) HSBC Insure With Us Insurance Time Deposit Promotion; and
  - (d) HSBC Legacy Insurance Time Deposit Promotion.

In other words, the same customer cannot receive both the Reward(s) under this Promotion, and any other gift or account credit from other promotions.
22. Other general terms and conditions governing this Promotion apply. Please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details. All terms and conditions relating to the Promotion shall collectively be known as "Promotional Terms and Conditions".

## **B. General Terms and Conditions**

1. Only personal accounts are eligible. The HSBC Account User Agreement, the Investment Terms and the relevant product terms (collectively, the "**Account Terms**") will apply to govern deposit, investment accounts and the relevant product respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
2. We and HSBC Life shall be entitled to a reasonable period of time to process instructions and we and/or HSBC Life may not complete a transaction on the same day of receipt of the customer's application or

instructions. Neither we nor HSBC Life shall be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the Insurance Policy(ies).

3. We reserve the right to determine at our discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant criteria or requirements under these Promotional Terms and Conditions and our determination shall be final.
4. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we 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 the customer through the originating account or any account that customer has with us or by such other means as determined by us. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion such as the maximum premium amount eligible for the reward or the promotional period) or withdraw or alter any part of this Promotion at any time.
6. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The mention of any investment product or class of investment products (“**product**”) should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. The information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America and Canada. The specific investment objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as investment advice. Before you make any investment decisions, you may wish to consult a financial advisor. In the event you choose not to seek advice from a financial adviser, you should carefully consider whether the investment is suitable. Any transaction that you decide to make will be one of your own choice and at your own risk. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus or product information before investing.
7. These Promotional Terms and Conditions are intended for those who access them from within Singapore and are not intended for access, distribution or use by any person in any other jurisdiction.



8. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
  
9. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. All insurance plans and riders are underwritten by HSBC Life (Singapore) Pte. Limited. (Reg. No.199903512M) and distributed by us. It is not an obligation of, a deposit in, or guaranteed by, us.
  
10. The insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Limited. or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
  
11. 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.