



HSBC Double Happiness Promotion (“Promotion”) Terms and Conditions

- (A) HSBC Double Happiness¹ New to Premier/ Promotion (“Promotion¹”) Terms and Conditions
- (B) HSBC Double Happiness² New to Premier Promotion (“Promotion²”) Terms and Conditions

(A) HSBC Double Happiness¹ New to Premier Promotion (“Promotion¹”) Terms and Conditions

1. This Double Happiness¹ Promotion (“Promotion¹”) is valid from 1 December 2021 to 28 February 2022 both dates inclusive (“Promotional¹ Period”).
2. This Promotion¹ is open to new to HSBC Premier customers of HSBC Bank (Singapore) Ltd (“HSBC”; the “Bank”). Participants must not (a) be an existing HSBC customer who have terminated their HSBC Premier/Jade relationship in the last 12 calendar months before 1 December 2021 or (b) have any existing banking relationship with HSBC as an HSBC Premier/Jade Customer.
3. To qualify for the Promotion¹, participants must satisfy the following criteria.:
 - a) Enroll in HSBC Premier within the Promotional¹ Period and also satisfy the requirements under the [Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers](#) relevant to qualifying for the welcome reward under the Total Relationship Balance (“TRB”) eligibility criteria in that promotion .
 - b) Opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorized service providers and relevant third parties via phone, SMS, email and mail;
 - c) Be a HSBC Premier Customer at the time of reward fulfillment; and
 - d) Did not enroll the accounts via International Customer Onboarding (“ICO”) Journey.
4. Participants that satisfy all the criteria in Clause (3) above are “Eligible Customers”. The first 100 Eligible Customers will each receive a SGD100 Mandarin Oriental Gift Card by 31 July 2022.
5. Each Eligible Customer (Sole/ Joint account holder) is only entitled to one Happiness¹ Reward. For the avoidance of doubt, where an Eligible Customer opens two or more HSBC accounts during the Promotional¹ Period, only one HSBC account will be eligible for the relevant Happiness¹ Reward.
6. A notification SMS will be sent to Eligible Customers (per their mobile numbers in HSBC’s records) to inform them that they have successfully qualified for the Happiness¹ Reward by 31 July 2022.
7. Other general terms and conditions governing this Promotion¹ apply; please refer to the terms and conditions set out under the section headed “General Terms and Conditions” for details.

(B) HSBC Double Happiness2 New to Premier Promotion (“Promotion2”) Terms and Conditions

1. This Double Happiness2 Promotion (“Promotion2”) is valid from 1 December 2021 to 28 February 2022 both dates inclusive (“Promotional2 Period”).
2. This Promotion2 is open to new to HSBC Premier customers of HSBC Bank (Singapore) Ltd (“HSBC”; the “Bank”). Participants must not (a) be an existing HSBC customer who have terminated their HSBC Premier/Jade relationship in the last 12 calendar months before 1 December 2021 or (b) have any existing banking relationship with HSBC as an HSBC Premier/Jade Customer.
3. To qualify for the Promotion2, participants must satisfy the following criteria.:
 - a) Enroll in HSBC Premier within the Promotional2 Period and also satisfy the requirements under the [Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers](#) relevant to qualifying for the welcome reward under the Total Relationship Balance (“TRB”) eligibility criteria in that promotion .;
 - b) Must convert a total minimum amount of SGD3,888 from Singapore Dollar (“SGD”) to Ren Min Bi (“RMB”) and send this amount to China via either the Global Money Transfer (“GMT”) (to the applicant’s globally linked accounts or to other HSBC accounts) or Worldwide Transfer (“WWT”) services (such transactions, “Eligible Transactions”) between 1 December 2021 to 28 February 2022 (both dates inclusive);
 - c) Opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorized service providers and relevant third parties via phone, SMS, email and mail;
 - d) Successfully download and log in to HSBC Singapore mobile banking app within the Maintenance Period (as defined in Clause 6); and
 - e) Be a HSBC Premier Customer at the time of reward fulfillment.
4. All Eligible Customers will enjoy SGD38 cash credit for every SGD3,888 Eligible Transaction completed between 1 December 2021 to 28 February 2022 (each such cash credit, a “Happiness2 Cash Reward”). The total amount of cash credit that may be awarded as Happiness2 Cash Reward is capped at SGD114 = 3 cash rewards per Eligible Customer.

Illustration

Scenario	FX conversion amount per transaction (SGD)	No of transaction between 1 December 2021 – 28 February 2022	Total FX conversion amount (SGD) between 1 December 2021 – 28 February 2022	Qualify for cash reward? (provided all conditions met)	Happiness2 Cash Reward (SGD)
Scenario 1	3,888	2	7,776	Yes	76
Scenario 2	2,000	2	4,000	No	0
Scenario 3	5,000	3	15,000	Yes	114
Scenario 4	3,888	5	19,440	Yes	114

5. Each Eligible Customer will receive the Happiness2 Cash Reward, as per below fulfilment period. The cash credits will be credited into each Eligible Customer’s (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts, the “Relevant Accounts”).

Each Eligible Customer (Sole/ Joint account holder) is only entitled to one Happiness2 Cash Reward per SGD3,888 Eligible Transaction. For the avoidance of doubt, where Eligible Customers open two or more HSBC accounts during the Promotional2 Period, only one HSBC account will be eligible for the relevant Happiness2 Cash Reward.

6. A notification SMS will be sent to Eligible Customers (per their mobile numbers in HSBC’s records) to inform them that they have successfully qualified for the Happiness2 Cash Reward by the following dates or such other date(s) as HSBC may notify otherwise.

Sign up for HSBC Premier and fund incremental TRB of at least SGD200,000/SGD1,200,000	Perform the eligible FX transaction between	Maintenance Period (including log in to HSBC Singapore mobile banking app and opt-in to receive marketing communications)	Reward Fulfilment Date (Cash credits into account by)	Notification to be sent to Eligible Customer by
January 2022	1 January 2022 - 28 February 2022	1 February 2022 - 30 April 2022	30 June 2022	30 June 2022
February 2022	1 February 2022 - 28 February 2022	1 March 2022 - 31 May 2022	31 July 2022	31 July 2022

7. Save for the HSBC Premier/Jade Welcome Reward Promotion, HSBC Everyday+ Reward Programme, HSBC Wealth Reward Promotion and HSBC Invest with Us Promotion, this Promotion2 is not valid with other offers or promotions unless otherwise stated.
8. All foreign 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 that 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 the Bank or by such other means as determined by the Bank. 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, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
9. Other general terms and conditions governing this Promotion2 apply; please refer to the terms and conditions set out under the section headed “General Terms and Conditions” for details.

General Terms and Conditions

1. Promotion1 and Promotion2 are not valid with other offers or promotions unless otherwise stated.
2. Only personal accounts are eligible. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the “**Account Terms**”) will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between (a) these Promotion1 Terms and Conditions and/or Promotion2 Terms and Conditions and (b) the Account Terms, in respect of this Promotion, the Promotion1 Terms and Conditions and/or Promotion2 Terms and Condition (as applicable) shall apply to the extent of the conflict or inconsistency. Please visit www.hsbc.com/sg/premier or www.hsbc.com/sg/jade for the Account Terms for Premier and Jade accounts respectively.
3. All Rewards under Promotion1 and Promotion2 are not exchangeable for any other item.
4. *Deposit Insurance Scheme*
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
5. The Bank shall be entitled to a reasonable period of time to process instructions and is not obliged to complete any placement / transaction on the same day of receipt of the customer's instruction. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
6. The Bank may, at its discretion, vary, delete or add to any of these Promotion1 Terms and Conditions, Promotion2 Terms and Conditions, and General Terms and Conditions, including but not limited to varying the Promotional1 Period and/or Promotional2 Period, or withdraw any of the promotions at any time without prior notice or assuming any liability to any customers.
7. These Promotion1 Terms and Conditions, Promotion2 Terms and Conditions, and General 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.