

HSBC Everyday Global Account Bonus Interest Promotion (“Promotion”)

1. This Promotion is valid for existing HSBC customers who hold the HSBC Everyday Global Account (“**Eligible Account**”). To be eligible for this Promotion (“**Eligible Customer**”), HSBC customers who hold an Eligible Account must successfully register by sending an SMS with the relevant info in the following format to 74722 from 1 November 2024 to 30 November 2024, 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**”).

EGA<space>**First 9-digit of their Everyday Global Account number** (e.g. EGA 123456789)

2. This Promotion applies only to deposits of Singapore Dollars (“**SGD**”) in the Eligible Account.
3. To ensure successful registration, HSBC customers should register with a valid Singapore-registered mobile number while in Singapore. HSBC customers must also maintain the **Eligible Account** in good standing during the **Promotional Period** to qualify in the relevant months.
4. Eligible Customers will be eligible to receive:
 - a. Prevailing account interest on the entire deposit balance in the Eligible Account(s) at the rate set out in the table below (“**Prevailing Interest Rate**”); and,
 - b. Additional interest (“**Bonus Interest**”) on the **Incremental Deposits Average Daily Balance** (as defined below) at the rates set out in the table below (“**Bonus Interest Rate**”), subject to a maximum Incremental Deposit Average Daily Balance of S\$5,000,000.

| Customer Segment | Incremental ADB | Prevailing Interest Rate | November Bonus Interest Rate | December Bonus Interest Rate |
|------------------|-----------------|--------------------------|------------------------------|------------------------------|
| Premier Elite | > S\$0 | 0.05% p.a. | 3.40% p.a. | 3.50% p.a. |
| Premier | ≥S\$2,000,000 | 0.05% p.a. | 3.40% p.a. | 3.50% p.a. |
| | <S\$2,000,000 | 0.05% p.a. | 3.05% p.a. | 3.10% p.a. |
| Personal Banking | > S\$0 | 0.05% p.a. | 3.00% p.a. | 3.05% p.a. |

Eligible Customers who successfully sign up for this Promotion will be paid Bonus Interest on the Incremental Deposit Average Daily Balance for the calendar months November 2024 and December 2024. Bonus interest earning period (“**Relevant Period**”) is from 1 November 2024 until 31 December 2024. Incremental Deposit ADB must be in the form of Fresh Funds.

For avoidance of doubt, the interest rate for Premier customers will be accorded in isolation of each month’s respective incremental ADB. For example, if the Incremental ADB is S\$100,000 in November and S\$2,000,000 in December (each compared against reference month), they will avail 3.05% p.a. Bonus Interest for November and 3.50% p.a. Bonus Interest for December.

5. Eligible Customers must satisfy all the conditions of this Promotion before any Bonus Interest is paid. Bonus Interest will be calculated monthly on a non-accrued, non-compounded and simple interest basis, and shall be paid separately from the prevailing interest payable on the credit balance in an Eligible Account. Prevailing interest (if any) on an Eligible Account will be computed daily and paid monthly into the relevant Eligible Account.
6. Unless otherwise defined above, the following defined terms apply to this Promotion:

“**Deposits Average Daily Balance**” or “**Deposits ADB**” means the average daily balance for the calendar month, taking into account the deposits in a customer’s Eligible Account for that calendar month. Deposits ADB is the sum of the daily balances of an Eligible Account for a calendar month, divided by the total number of days in that calendar month where Bonus Interest will be paid on the incremental Deposits ADB.

For the avoidance of doubt, Deposits ADB is calculated as follows:

[Sum of daily balances] / [Number of days in the calendar month]

“**Fresh Funds**” means a deposit of funds from outside of HSBC into the Eligible Account. For the avoidance of doubts Fresh Fund must not be:

- (i) funds originating from any existing account with the Bank, and
- (ii) funds that are withdrawn and re-deposited within the last 30 days

Illustration on Incremental ADB

| Month | Deposits ADB |
|---|---------------------|
| October 2024 (Reference Month) | S\$10,000 |
| November 2024 | S\$200,000 |
| Incremental ADB that will earn bonus interest | S\$190,000 |

7. Bonus Interest will be credited into an Eligible Account in SGD by 28 February 2025. In all cases, Eligible Customers must satisfy all the conditions of this Promotion before any Bonus Interest is paid.
8. This Promotion is not valid in conjunction with any other offers of promotions except for the HSBC Everyday+ Rewards Programme. The HSBC Account User Agreement and Personal Internet Banking Terms and Conditions (collectively, the ‘General Terms’) will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, the Promotional Terms and Conditions shall apply. For clarity, except for the bonus interest under the HSBC Everyday+ Rewards Programme, if an Eligible Customer is already participating and/or has been invited to participate in any other deposit related promotion involving his/her Eligible Account(s) and such other promotion is still ongoing during the Promotional Period and/or Relevant Period, the relevant Eligible Account(s) are not eligible for this Promotion.
 - o For example, if the customer has already registered for the October Everyday Global Account Bonus Interest Promotion then he/she will not be eligible to register for this Promotion.
9. 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.
10. The Bank shall be entitled to a reasonable period of time to process instructions and may not complete any placement / transaction in respect of an Eligible Account on the same day of receipt of the customer's instruction. There may be a gain or loss when the customer converts foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
11. Bonus Interest rates are subject to change. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice.
12. **Deposit Insurance Scheme**
 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.
13. 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.