



## HSBC Global Money International FX Transaction Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid from **01 September 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”). “Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to HSBC customers who hold any HSBC personal current or savings account (“Account”), except HSBC staff accounts (“Eligible Account” and are contacted by the bank via any means of communication. (“Eligible Customers”)
3. 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.
4. Applicable to customers who have not performed any foreign exchange (FX) transfers or outward international fund transfer within the past 12 months but had made FX transactions before that (not applicable for new to bank customers).
5. To qualify for the Promotion, customer must fulfil following qualifying criteria below to receive a cashback of SGD50 (“Cashback”) for that calendar month.
  - a. Customer must use the HSBC Transfer internationally service through the HSBC Singapore mobile application.
  - b. The transaction must involve FX, i.e. Send Currency and Receive Currency should not be same.
  - c. Customer must complete one or more International Foreign Exchange (FX) transfers of totaling **SGD5000** or more within the calendar month.

Qualifying Period	Eligible transaction submission date, SGT	Cashback Credit Date
Qualifying Period 1	02 Sept – 30 Sept 2024, before 23:59	By 31 Jan 2025
Qualifying Period 2	01 Oct - 31 Oct 2024, before 23:59	By 31 Jan 2025
Qualifying Period 3	01 Nov – 30 Nov 2024, before 23:59	By 31 Jan 2025

Regardless of multiple eligible transactions made, each customer will only be entitled to receive one cashback of SGD50 for that calendar month.

6. To calculate the transaction amount for the purpose of the Cashback, the Bank will convert the transaction amount into SGD at the Bank’s prevailing exchange rate at the relevant transaction date and time in the Bank’s record.
7. Cashback that each qualifying Eligible Customer is eligible to receive under this Promotion will be credited into the Eligible Customer's Account at the end of the Promotional Period after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any

unforeseen technical delays. Any request for early fulfilment of a Cashback will not be granted nor entertained by HSBC.

8. Where any transaction posted to an Account is subsequently voided, refunded or reversed, or HSBC determines that such transaction does not qualify as a Foreign Exchange, any Cashback credited in respect of that transaction will be reversed.
9. Each Eligible Customer's Account must be in good standing and conducted in a proper and satisfactory manner as determined by HSBC at the time the Cashback is credited. If the Account is delinquent, voluntarily, or involuntarily closed, terminated or suspended for any reason before the Cashback is credited, HSBC reserves the right not to credit the Cashback.
10. 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.
11. 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 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 Eligible Customer through the originating account or any account you have with the Bank or by such other means as determined by the Bank. There may be a gain or loss when you convert 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 delay in effecting such conversion, instructions or transactions.
12. The remittance shall be carried out by the Bank, its agent bank or intermediary bank (as the case may be) subject to the rules, regulations and market practices of the country where or through which payment is to be made.
13. In the event that the application is cancelled by the remitter or the intended remittance is not accepted, or is rejected or returned by the Bank, its agent bank, intermediary bank or the beneficiary bank, the Bank will:
  - a. (where the originating account is denominated in the currency of the remittance) credit the intended remittance into the originating account; or
  - b. (where the originating account is not denominated in the currency of the remittance) convert the amount of the intended remittance back to the original currency at the Bank's prevailing exchange rate, or if there is no prevailing exchange rate, at the exchange rate contracted by the Bank with its agent bank or intermediary bank, as the case may be, and credit the resulting sum into the originating account.

The remitter shall be liable for all losses, costs, expenses and charges resulting therefrom.

14. A remittance may be rejected or returned by the intermediary bank, paying bank or agent bank at any time for any reason including but not limited to requirements or restrictions applicable by law or otherwise in the country to which the remittance was being made. The Bank is not responsible for any loss, cost, expense or charges that may arise as a result of or relating to such rejection or return of funds.

15. This Promotion is valid with other offers or promotions unless otherwise stated.
16. 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.
17. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions and Terms and Conditions Governing HSBC personal current or savings account("Account") will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
18. 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.



## Frequently Asked Questions (FAQs) on HSBC Global Money International FX Transaction Promotion 2024

1. How do I participate in the international FX payment Campaign?
  - a. No registration required
  - b. You must use the HSBC Transfer internationally service through the HSBC Singapore mobile application.
  - c. The transaction must involve FX, i.e. Send Currency and Receive Currency should not be same.
  - d. You must complete one or more International Foreign Exchange (FX) transfers of totaling **SGD5000** or more within the calendar month.
2. What happens if I don't meet the criteria in one of the months?
  - You will still have the opportunity to meet the criteria in the subsequent months and earn cashback.
3. How much cashback can I earn?
  - You can earn maximum SGD 50 cashback in any given calendar month when you meet the criteria. Regardless of multiple eligible transactions made, you will only be entitled to receive one cashback of SGD50 for that calendar month.
4. When will I receive my cashback?
  - Your cashback will be credited to your account at the end of promotion period.

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5. How can I check if I've received my cashback?
  - You will be notified by the bank and can also check on your account statement for cashback on HSBC mobile app.
  
6. Is there a limit to the number of international payments I can perform?
  - No, there is no limit on number of international transactions you make. However, to qualify for the cashback promotion, you need to use the HSBC Transfer internationally service through the HSBC Singapore mobile application. (Details refers to clause 1.)
  
7. Are payments to my overseas HSBC accounts eligible for the cashback promotion?
  - Yes, as long as you meet the criteria provided in clause 1.

To know on how to perform international payment by using HSBC Singapore app refer to the HSBC SG>Global Money Transfers.