



## HSBC Bank (Singapore) Limited

### HSBC Foreign Exchange Mobile Exclusive Terms and Conditions

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From 12<sup>th</sup> August 2024 till 31<sup>st</sup> December 2024, enjoy an exclusive FX margin of 0.35% when converting SGD to USD/HKD on our HSBC Singapore mobile app. This promotion only applies to FX transaction amounts capped at USD 20,000 (or its respective equivalent in SGD or HKD). The usual FX margins apply for FX transaction amounts exceeding USD 20,000 (or its respective equivalent in SGD or HKD).

The following Promotion Terms & Conditions apply:

1. Only personal accounts (excluding HSBC staff accounts) are eligible for this promotion.
2. 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.
3. All foreign exchange transactions shall be effected at HSBC Singapore's prevailing exchange rate. 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 you through the originating account or any account you have with us or by such other means as determined by us.
4. As there may be a gain or loss when you convert foreign currency, you are advised to exercise your independent judgment on any FX transactions you enter into with us. We will not be liable for any delay in effecting any instructions, transactions or currency conversion.
5. We may revise these Promotion Terms and Conditions (including varying the promotion period) or withdraw this promotion at any time with reasonable notice.
6. 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.
7. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, the HSBC Account User Agreement and Investment Terms (together, the "**General Terms**") will apply. Where there is any conflict or inconsistency between the General Terms and these Promotion Terms and Conditions, these Promotion Terms and Conditions shall prevail to the extent of the conflict or inconsistency.

8. These Promotion Terms and Conditions are governed by the laws of Singapore and the parties agree to submit to the exclusive jurisdiction of the courts of Singapore.

