

Unit Trust 0% Digital Sales Charge Promotion (“Promotion”) Terms and Conditions

(Commences on 5 March 2025 and ends on 31 May 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 5 March 2025 and ends on 31 May 2025 (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to all customers (excluding employees of HSBC Singapore entities) who meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) either:
 - (I) did not purchase Eligible Unit Trust Investments (as defined below) with his/her HSBC investment account through HSBC Online Banking and/or HSBC Singapore mobile app, during the period commencing on 1 February 2024 and ending on 31 January 2025; or
 - (II) as at 31 January 2025, do not hold any Unit Trusts in his/her HSBC investment account;

AND

- (b) successfully subscribe for interests in Eligible Unit Trust Investments which are denominated in SGD and/or foreign currencies, with your HSBC investment account through HSBC SG mobile app or HSBC Online Banking.

For the purposes of this Promotion, “**Eligible Unit Trust Investments**” mean all Unit Trusts available on the HSBC SG mobile app or HSBC Online Banking for subscription.

- 2. Eligible Customers will enjoy a one-time 0% sales charge on their first purchase of Eligible Unit Trust Investment(s) through the HSBC Singapore App or HSBC Online Banking during the Promotional Period, subject to a cap of SGD 20,000 (or foreign currency equivalent) on the maximum amount of Eligible Unit Trust Investment(s) purchased.
- 3. The 0% sales charge will only apply to an Eligible Customer’s first purchase of Eligible Unit Trust Investment(s) which maximum amount shall be capped at SGD 20,000 (or foreign currency equivalent), regardless of the number or amount of Eligible Unit Trust Investments purchased (whether or not such were purchased as part of the first transaction or multiple transactions thereafter) during the Promotional Period. If an Eligible Customer’s purchase of Eligible Unit Trust Investment(s) exceeds the cap of SGD 20,000 (or foreign currency equivalent), we are

entitled to impose the usual sales charge applicable on the amount of Eligible Unit Trust Investment(s) purchased which is in excess of SGD 20,000 (or foreign currency equivalent) and deduct such amount from such Eligible Customer's nominated cash account with us.

Please refer to the examples below, for illustration purposes only:

Scenario	Description	Sales charge imposed
Scenario A	Client A placed an amount of SGD 20,000 in a single trade for an Eligible Unit Trust Investment through HSBC Online Banking or HSBC Singapore mobile app	0% i.e., no sales charge payable by Client A
Scenario B	Client B placed an amount of SGD 15,000 for an Eligible Unit Trust Investment and an amount of SGD 5,000 for another Eligible Unit Trust Investment in two separate trades through HSBC Online Banking or HSBC Singapore mobile app	0% for the first trade Usual sales charge will apply for the second trade.
Scenario C	Client C placed an amount of SGD 30,000 in a single trade for an Eligible Unit Trust Investment through HSBC Online Banking or HSBC Singapore mobile app	0% for the first SGD 20,000 amount and usual sales charge will apply for the remaining SGD 10,000 amount

4. For the avoidance of doubt, each customer relationship (whether in sole name or joint names) shall be considered as a single Eligible Customer (i.e., for an investment account which is held in joint names, the joint accountholders shall collectively be considered as one Eligible Customer for the purpose of qualifying for this Promotion). For Eligible Customers who have 2 or more customer relationships (whether in sole name or joint names), each customer relationship will be eligible for this Promotion.
5. The Promotion is valid in conjunction with privileges, promotional rates, rewards, gifts and vouchers offered by us under other promotions or campaigns in relation to our products which are transacted through the HSBC Singapore App or HSBC Online Banking, except for such promotions as we may otherwise specify from time to time.
6. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

1. Only personal accounts are eligible.

2. The HSBC Account User Agreement, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit accounts, online banking and mobile banking transactions, 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.
3. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
4. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
5. 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. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. 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.
6. Our records in respect of the Promotion shall be conclusive and binding on you.
7. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the promotional rate or discount; and/or
- (d) the maximum amount of Eligible Unit Trust Investment(s) which can be purchased to be eligible for the promotional rate.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

8. These Promotional Terms and Conditions and the mention of any investment product or class of investment products ("**product**") are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any buy/sell transaction or adopt any hedging or trading strategy relating to, or a forecast on future performance of, any product, 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 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 adviser. 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, offering document or product information before investing.
9. In broad terms "**ESG and sustainable investing**" products include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors to varying degrees. Certain instruments we classify as ESG or sustainable investing products may be in the process of changing to deliver sustainability outcomes. There is no guarantee that ESG and Sustainable investing products will produce returns similar to those which don't have any ESG or sustainable characteristics. ESG and Sustainable investing products may diverge from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for, ESG and Sustainable investing or the impact of ESG and Sustainable investing products. ESG and Sustainable investing and related impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors.

HSBC may rely on measurement criteria devised and reported by third party providers or issuers. HSBC does not always conduct its own specific due diligence in relation to measurement criteria. There is no guarantee: (a) that the nature of the ESG / sustainability effect of, or measurement criteria for, an investment will be aligned with

any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability effect will be achieved. ESG and Sustainable investing is an evolving area and new regulations and coverage are being developed which will affect how investments can be categorised or labelled in the future.

An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future. When we allocate an HSBC ESG and Sustainable Investing (SI) classification: HSBC ESG Enhanced, HSBC Thematic or HSBC Impact to an investment product, this does not mean that all individual underlying holdings in the investment product or portfolio individually qualify for the classification. Similarly, when we classify an equity or fixed income under an HSBC ESG Enhanced, HSBC Thematic or HSBC Impact category, this does not mean that the underlying issuer's activities are fully aligned with the relevant ESG or sustainable characteristics attributable to the classification. Not all investments, portfolios or services are eligible to be classified under our ESG and SI classifications. This may be because there is insufficient information available or because a particular investment product does not meet HSBC's SI classifications criteria.

10. 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.
11. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.