



**Investments and Current and Savings Account (“CASA”)  
November 2024 Promotion (“Promotion”)  
Terms and Conditions – CRM2.0 Eligible Clients**

(Commencing on 12 November 2024 and ending on 30 November 2024)

**ACKNOWLEDGEMENT AND PARTICIPATION FORM**

I/We have read and understood the terms and conditions governing the Promotion and confirm that I/we have deposited the following amount of Relevant Funds (as defined in the terms and conditions) in the account indicated herein to participate in the Promotion.

Relevant Funds deposited: SGD/USD \$ \_\_\_\_\_

Tenor: 2-month / 3-month

CASA Account number: \_\_\_\_\_

\_\_\_\_\_

Name:

NRIC/Passport No.:

Date:

\_\_\_\_\_

Name:

NRIC/Passport No.:

Date:

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.

For Bank Use

Verified By:

Date:

## A. Promotion-Specific Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**") to our new and existing customers who meet all criteria under this Promotion (the "**Customers**") from 01 November 2024 to 30 November 2024 (both dates inclusive) (or such other date(s) we may reasonably determine) (the "**Promotional Period**").
2. This Promotion is applicable to all Customers who successfully invest the minimum qualifying investment amount in any Investment Products (excluding Regular Savings Plan transactions) in SGD and/or foreign currencies through us and meet all the following criteria during the Promotional Period (the "**Eligible Investment Products**").
3. "**Eligible Investment Products**" refer to Wealth Investment Products distributed by us (excluding Dual-Currency Investments, Foreign Exchange (FX), Equities and Insurance products) and are defined in Clause 4 of this Section A below.
4. To qualify as "**Eligible Investment Products**", the following conditions apply:
  - a) The purchase of an Eligible Investment Product must meet the Minimum Qualifying Investment Amount (the applicable Minimum Qualifying Investment Amount for Premier Elite, Premier and Personal Banking Customers are set out in the column headed "Minimum Qualifying Investment Amount" in the respective table under Clause 5 of this Section A below) and such Eligible Investment Product is purchased at a minimum sales charge of 1.50%;
  - b) Eligible Unit Trust investments must not be cancelled within 7 calendar days of purchase;
  - c) Any cancellation of eligible Bonds and Structured Products investments can only be done via redemption, with spread chargeable (if applicable);
  - d) Investments must be placed by the Customers through their respective Relationship Manager or Personal Wealth Manager; and
  - e) Investments through CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS) are not eligible for this Promotion.
5. The Customers who successfully meet all requisite criteria for a specific "**Eligible Investment Product**" set out in Clause 4 of Section A above during the Promotional Period (collectively referred to as "**Eligible Customers**" and each, an "**Eligible Customer**"):
  - a) will qualify for the relevant current or savings account (the "**CASA**") promotional interest rate (the "**Promotional Rate**") which corresponds to the aggregated Qualifying CASA Earmark Amount that the Eligible Customer has qualified for. The applicable Promotional Rate for Premier Elite, Premier and Personal Banking Customers, dependent on the relevant tenor chosen by such Customer, are set out in the column headed "Promotional Rate for 2-month Tenor" and "Promotional Rate for 3-month Tenor" in the respective table below;

- b) must have the Qualifying CASA Earmark Amount deposited into his/her relevant CASA in the form of fresh funds within the Promotional Period (“**Relevant Funds**”). For the purpose of this Promotion, “**Fresh Funds**” means funds that do not originate from an existing account with us or funds that are withdrawn and re-deposited with us within the 30-days period prior to the date of deposit of the relevant Qualifying CASA Earmark Amount; and
- c) must submit a withdrawal restriction (“**CASA Earmark**”) on the Qualifying CASA Earmark Amount that he/she has qualified for within the Promotional Period. “**Earmark**” means that the amount deposited cannot be withdrawn. The relevant Eligible Customer is required to maintain the applicable Qualifying CASA Earmark Amount in his/her relevant CASA for the entire duration of the relevant CASA Earmark; and
- d) will enjoy the relevant Promotional Rate in respect of the Qualifying CASA Earmark Amount for a period of 2 or 3 months (as the case may be, depending on the relevant tenor selected by the Eligible Customer), from the date on which the Qualifying CASA Earmark Amount is earmarked in relation to his/her relevant CASA.
- e) will have the relevant CASA Earmark automatically uplifted and Qualifying CASA Earmark Amount released into his/her relevant CASA on the next working day upon the end of the chosen period of 2 or 3 months (as the case may be, depending on the relevant tenor selected by the Eligible Customer) (“**CASA Earmark Expiry Date**”).

**Premier Elite:**

Minimum Qualifying Investment Amount	CASA Earmark Currency	Qualifying CASA Earmark Amount	Promotional Rate for 2-month Tenor	Promotional Rate for 3-month Tenor
SGD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment	SGD	SGD 5,000 to 100% of investment amount	6.20% per annum	4.95% per annum
SGD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment				
SGD 50,000 (or foreign currency equivalent) in any eligible Bond investment				
USD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment	USD	USD 25,000 to 100% of investment amount	7.70% per annum	6.45% per annum
USD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment				

Minimum Qualifying Investment Amount	CASA Earmark Currency	Qualifying CASA Earmark Amount	Promotional Rate for 2-month Tenor	Promotional Rate for 3-month Tenor
USD 50,000 (or foreign currency equivalent) in any eligible Bond investment				

**Premier & Personal Banking:**

Minimum Qualifying Investment Amount	CASA Earmark Currency	Qualifying CASA Earmark Amount	Promotional Rate on 2-month Tenor	Promotional Rate on 3-month Tenor
SGD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment	SGD	SGD 5,000 to 100% of investment amount	5.95% per annum	4.70% per annum
SGD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment				
SGD 50,000 (or foreign currency equivalent) in any eligible Bond investment				
USD 50,000 (or foreign currency equivalent) in any eligible Structured Product investment	USD	USD 25,000 to 100% of investment amount	7.45% per annum	6.20% per annum
USD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment				
USD 50,000 (or foreign currency equivalent) in any eligible Bond investment				

6. For the purpose of computing the Qualifying CASA Earmark Amount of the Eligible Investment Product:
- a) if an Eligible Customer purchases more than one Eligible Investment Product, the Qualifying CASA Earmark Amount will be aggregated for the Promotional Period;
  - b) the computed Qualifying CASA Earmark Amount will be rounded down to the nearest thousand dollars in the relevant currency; and
  - c) where applicable, our prevailing foreign exchange rate (the “**Foreign Exchange Rate**”) will be used to compute the Qualifying CASA Earmark amount.

7. The minimum Qualifying CASA Earmark Amount required for this Promotion is SGD5,000 and USD25,000 for SGD and USD CASA Earmark placement respectively.
8. The Maximum Qualifying CASA Earmark Amount for this Promotion will be capped at the respective aggregate amount of all Eligible Investment Product(s) purchased by the relevant Eligible Customer.
9. For illustration purposes only:
  - a) For an Eligible Unit Trust Investment of SGD55,500 and an Eligible Structured Product Investment of SGD50,000, an Eligible Customer can place **two** CASA Earmark placements with Maximum Qualifying CASA Earmark Amounts of SGD 55,000 and SGD 50,000 respectively or **one** CASA Earmark placement with Maximum Qualifying CASA Earmark Amount of SGD 105,000.
  - b) For an Eligible Bond Investment of USD 200,000, the Maximum Qualifying CASA Earmark Amount will be USD200,000.
  - c) If an Eligible Customer purchases 2 SGD Eligible Unit Trust Investments of SGD 55,500 each during the Promotional Period:
    - i. the Qualifying CASA Earmark Amount will be 2 times of SGD 55,500, rounded down to the nearest thousand dollars i.e. SGD 111,000; and
    - ii. He/she will enjoy the relevant Promotional Rate (depending on the relevant tenor of the SGD CASA Earmark which he/she selects) if he/she places a SGD CASA Earmark of at least SGD 5,000 and no more than SGD 111,000 during the Promotional Period.
  - d) For all purchases of Eligible Investment Product(s) which are denominated in foreign currencies (excluding USD), the Maximum Qualifying CASA Earmark Amount will be computed and advised by your Relationship Manager.
10. Eligible Customers can only choose between Singapore Dollar (“**SGD**”) and United States Dollar (“**USD**”) for CASA Earmarks under this Promotion.
11. The Promotional Rate(s) set out in Clause 5a of Section A above and the respective table in Clause 5 of Section A above may be changed or withdrawn at any time during the Promotional Period with prior notice. Notwithstanding the foregoing, once an Eligible Customer has placed a CASA Earmark with us under this Promotion, the interest rate applied to those funds will be fixed until the relevant CASA Earmark Expiry Date, provided that the Eligible Investment Product has not been cancelled on or before the relevant CASA Earmark Expiry Date.
12. We shall have no obligation to pay interest based on the relevant Promotional Rate applicable to CASA Earmark amounts which are withdrawn before the relevant CASA Earmark Expiry Date, except for any prevailing board interest amount applicable on the Qualifying Earmark Amount.
13. In the event that the available balance in the relevant CASA of an Eligible Customer is insufficient for any recurring debits and/or payments, HSBC will not uplift the Earmark to cover any such requisite debits and/or

payments. Such Eligible Customer may have to bear any additional costs or penalty incurred on any unsuccessful deductions of monies in his/her relevant CASA.

14. The relevant interest amount payable based on the relevant Promotional Rate (depending on the relevant tenor of the SGD CASA Earmark which an Eligible Customer selects) will be credited to the relevant CASA of such Eligible Customer by 31 March 2025.
15. In the event that any of the Eligible Investment Product(s) purchased by an Eligible Customer is/are for any reason whatsoever not successfully effected or cancelled or rejected within the applicable free-look or cooling period (if any) or within the Promotional Period (whichever is later), such Eligible Customer will no longer be eligible for the Promotional Rate and we may terminate the CASA Earmark and release the funds (without interest) to such Eligible Customer.
16. This Promotion is not valid in conjunction with any other offers or promotions, except for the following:
  - HSBC Everyday+ Rewards Programme
  - HSBC Premier Welcome Rewards Promotion

In other words, the same customer cannot receive both the Promotional Rate under this Promotion, and any other promotional interest rate from other promotions.

17. 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. HSBC Account User Agreement, Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit, 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.
2. 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.
3. 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.
4. 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. 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.

5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion, the Promotional Rate or the Promotional Period), or withdraw or alter any part of this Promotion at any time, with reasonable prior notice to you.
6. These Promotional Terms and Conditions shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
7. 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 sustainable 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 consider these factors. 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 impact or measurement criteria of an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of ESG / sustainability impact will be achieved. ESG and Sustainable investing is an evolving area and new regulations are being developed which will affect how investments can be categorised or labelled. An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future.

When we classify an investment product or service against our ESG and Sustainable Investing (SI) categories described in this document: ESG Enhanced, Thematic or Impact, this does not mean that all individual underlying holdings in the investment product or portfolio will meet the relevant SI criteria. As such, an SI classification does not mean that all underlying holdings in a fund or discretionary portfolio meet the relevant sustainable investment criteria. Similarly, where an equity or fixed income investment is classified under an Enhanced, Thematic or Impact category this does not mean that the underlying issuer's activities are fully sustainable. Not all investments, portfolios or services are classifiable under our SI categories. This may be because there is insufficient information available or because a particular investment product does not meet HSBC's SI classifications criteria.

8. 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.

9. 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.



**HSBC Unit Trust 1% Cashback Rebates Promotion (“Promotion”)**  
**Terms and Conditions**  
(1 October to 30 November 2024)

**A. Promotion-Specific Terms and Conditions**

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC Singapore**” or “**we**” or “**us**”) from 1 October to 30 November 2024 (both dates inclusive) (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”).
  2. This Promotion is offered by HSBC exclusively to existing customers of HSBC Singapore (excluding all staff of HSBC entities in Singapore), who meet the following criteria:
    - (i) (a) are existing customers of HSBC Singapore who have received an invitation from HSBC, informing them of their eligibility to participate in this Promotion; **OR**
    - (b) (I) do not have any existing investments in their relevant investment account with HSBC Singapore as at the date of subscription for interests in Eligible Unit Trust Investments (as defined in Clause 3 of this Section A below); and
    - (II) have not purchased any Wealth Products (Unit Trusts, Structured Products, Equities & Bonds) offered by HSBC Singapore during the period from 1 January 2020 to 30 September 2024 (both dates inclusive); **AND**
  - (ii) successfully subscribe for interests in Eligible Unit Trust Investments (as defined in Clause 3 of this Section A below) within the Promotional Period,  
  
(such customers, “**Eligible Customers**”).
3. To qualify as an “**Eligible Unit Trust Investment**”, it must fulfil the following:
  - a. be a subscription transaction for any of the Unit Trust(s) listed in HSBC Singapore’s Q4 focus funds list;
  - b. the subscription transaction for the relevant Unit Trust(s) must be made in lump sum only, subject to the minimum investment amount required for lump sum transaction;
  - c. the subscription transaction for the relevant Unit Trust(s) must be placed through your designated relationship manager only;
  - d. there must be a minimum front-end-load of 1.5% for the relevant subscription transaction;
  - e. the subscription transaction for the relevant Unit Trust(s) must not be cancelled within 7 calendar days from the date of the transaction;
  - f. not be a subscription transaction placed through Regular Savings Plan; and

- g. not be a subscription transaction placed through CPF Investment Scheme (CPFIS) and Supplementary Retirement Scheme (SRS).
4. Each Eligible Customer who successfully fulfils all requisite criteria under this Promotion during the Promotional Period will, subject to:
- (i) payment of the regular sales charges levied on their subscription transactions for Eligible Unit Trust Investment(s); and
  - (ii) Clauses 5, 6 and 7 of this Section A below,
- receive a cash amount equivalent to 1% of the gross investment amount of the Eligible Unit Trust Investment(s) they purchase during the Promotional Period (such cash amount shall be referred to as “**Reward**”).
5. In the event that an Eligible Unit Trust Investment purchased by an Eligible Customer during the Promotional Period is cancelled, rejected, or not successfully completed, such Eligible Customer will no longer be eligible for the Reward. However, if the said Eligible Customer purchases another Eligible Unit Trust Investment within the Promotional Period, he/she will still be eligible to participate in this Promotion and receive a Reward if the purchase of the Eligible Unit Trust Investment is successfully completed and all other criteria under this Promotion have been met.
6. The maximum amount of the Reward will be capped at SGD5,000 for each Eligible Customer, regardless of the amount of Eligible Unit Trust Investments purchased during the Promotional Period. For the avoidance of doubt, each customer relationship (whether sole name or joint names) shall be treated 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).
7. Rewards will be issued on a first-come-first-served basis. We are not obliged to inform any customer when the maximum amount of available Rewards has been fully redeemed for this Promotion.
8. Eligible Customers must have an existing Singapore Dollar (SGD) Savings or Current sole account with us (in the case of Eligible Customers who are sole accountholders), or joint account with us (in the case of Eligible Customers who are joint accountholders) to receive the Reward.
9. Barring any unforeseen technical delays, the Reward will be credited into the relevant Eligible Customer’s account with us no later than three (3) months after the end of the Promotional Period, after we reasonably determine that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.
10. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. We may substitute the Reward with other item(s) of similar value.
11. The Promotion is valid with other offers or promotions during the Promotional Period except for the promotions stated below:

a. Investments and Time Deposit Promotion

12. 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. The HSBC Account User Agreement, the Investment Terms and the relevant product terms (collectively, the “**Account Terms**”) will apply to govern deposit, 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.
2. 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.
3. 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.
4. 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. 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.
5. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion such as the maximum investment amount eligible for the Reward, or the Promotional Period) or withdraw or alter any part of this Promotion at any time with reasonable notice to you.
6. These Promotional Terms and Conditions are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any 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 mention of any investment product or class of investment products (“**product**”) should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product. 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 advisor. 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 or product information before investing.

7. 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 sustainable 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 consider these factors. 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.

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8. 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.