



Terms and Conditions Governing HSBC PayNow Registration Promotion (“Promotion”)

1. This Promotion is valid from **01 December 2024 to 28 February 2025**, both dates inclusive (“Promotional Period”) and is offered by HSBC Bank (Singapore) Limited (“HSBC” or “the Bank”) to all HSBC customers who hold any HSBC personal current or savings account (“Eligible Account”) (“Eligible Customer”).
2. During the Promotional Period, Eligible Customers who are not registered for PayNow with HSBC as of 30 November 2024 and register PayNow with Eligible Account and make Eligible Transactions (defined below) will be entitled to receive a SGD20 cashback. This Promotion is limited to the first 888 Eligible Customers in each calendar month during the promotional period. For avoidance of doubt, Eligible Customers are entitled to a one-time cashback per customer.
3. “Eligible Transactions” means 5 successful outward PayNow transfers of minimum S\$100 per transaction within the same calendar month as registration. Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible Transaction.
4. The cashback will be credited to the Eligible Account of each Eligible Customer by 30 April 2025 or on such other date(s) as may be notified by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
5. HSBC reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
6. HSBC may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period), or withdraw, or alter any part of this Promotion at any time without prior notice and without assuming any liability to any customer.
7. All Eligible Accounts of each Eligible Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Eligible Customer to be eligible for the cashback.
8. The cashback shall be forfeited if any Eligible Account of such Eligible Customer is suspended or terminated during the Promotional Period.
9. This Promotion is not valid with other offers or promotions unless otherwise stated.
10. Any fraud and/or abuse of this Promotion by a customer (determined by the Bank at its discretion) will result in forfeiture of the customer's eligibility to participate in this Promotion and/or closure of all or any one or more of the customer's account(s) with the Bank. The Bank reserves the right to take legal action in such instances to recover any outstanding amounts.
11. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions and Terms and Conditions Governing Personal Deposit Accounts (collectively, the “General Terms”) 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.

12. 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.