



HSBC 2025 Invest with Us Promotion – January (“Promotion”) Terms and Conditions

(Commences on 1 January 2025 and ends on 31 January 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 1 January 2025 and ends on 31 January 2025 (subject to Clause 7 of this Section A below) (or such other date(s) as we may reasonably determine (the “**Promotional Period**”); and
- (iii) is applicable to customers who satisfy all the following criteria for this Promotion during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) have received an invitation from us, informing them of their eligibility to participate in this Promotion;
 - (b) do not have any existing investment holding(s) with us; and
 - (c) makes his/her **first** purchase of a minimum of SGD 1,000 (or any foreign currency equivalent) in any Eligible Investment Product with his/her HSBC investment account through HSBC SG mobile app or HSBC Online Banking during the Promotional Period. For the purpose of this Promotion, “**Eligible Investment Products**” refers to the following investment products:
 - (I) Unit Trusts (excluding Money Market Funds); and
 - (II) Equity.

For the purpose of this Promotion, “**Money Market Funds**” refers to the following:

- FSCFS: Fullerton SGD Cash Fund
- HULFA: HSBC US Dollar Liquidity Fund
- HGLFE: HSBC EUR Liquidity Fund
- HGLFS: HSBC Sterling Liquidity Fund

2. Eligible Customers who fulfill the criteria set out under Clause 1 of this Section A above during the Promotional Period will qualify for a reward of S\$88 (the “**Reward**”).

3. Should an Eligible Customer proceed to cancel their investment in an Eligible Investment Product during the cancellation period of 7 days, they will automatically be disqualified from this Promotion and the chance to redeem a Reward.
4. The maximum value of the Reward will be capped at S\$88 for each Eligible Customer, regardless of the number of investment accounts opened or the amount of Eligible Investment Products purchased during the Promotion Period.
5. Each Eligible Customer is only entitled to redeem a maximum of one Reward under the Promotion. 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 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), only one customer relationship will be eligible for this Promotion.
6. The Rewards will be issued on a first-come-first served basis. As the maximum number of available Rewards during the Promotional Period is 500 Rewards, the first 500 Eligible Customers who fulfil all of the criteria set out in Clause 1 of this Section A above during the Promotional Period (subject to Clause 7 of this Section A below) shall be entitled to receive a Reward each. We are not obliged to inform any customer when the maximum number of available Rewards has been fully redeemed for this Promotion.
7. This Promotion shall cease to be valid as and when all 500 Rewards have been duly redeemed, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 31 January 2025).
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 two (2) months from the end of the Promotional Period, after we reasonably determine that the criteria under this Promotion have been met. Any request for early fulfillment of a Reward will not be granted nor 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, campaigns, promotions, privileges and vouchers during the Promotional Period, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:
 - HSBC Welcome Rewards Promotion

In other words, the same customer cannot receive both the Reward under this Promotion, and any other reward, gift or account credit or promotional rate from the promotion(s) which is/are stated above or as we may otherwise specify from time to time.

12. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out below 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, HSBC Online Banking/HSBC Mobile Banking App Terms and Conditions, the 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.
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 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.

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.

6. These Promotional Terms and Conditions should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment. 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 on 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 product 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, offering document or product information before investing.
7. 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.

8. 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.

9. These Promotional Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.