

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.

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. 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.