

Unit Trust 0% Digital Sales Charge August Promotion (“Promotion”)
(1 August 2024 to 31 August 2024)

A. Promotion-Specific Terms and Conditions

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**we**” or “**us**”) to customers (excluding HSBC staff) who meet all criteria under this Promotion (the “**Eligible Customers**”) from 1 August 2024 to 31 August 2024 (both dates inclusive, subject to Clause B.4 below), or such other date(s) as may be determined by us at our discretion) (the “**Promotional Period**”).
2. This Promotion is applicable to all Eligible Customers (as defined in Clause 3 below) who meet all the criteria set out in Clause 3 below, during the Promotional Period.
3. To qualify as a “**Eligible Customer**”, you must:
 - (i) be an existing customer of HSBC;
 - (ii) have participated and qualified for the 8% p.a. 1-month Fixed Return Promotion which we held from 1 April 2024 to 30 June 2024;
 - (iii) have received an email from HSBC, informing you of your eligibility for this Promotion; and
 - (iv) successfully subscribe for interests in Eligible Unit Trust Investments (as defined below) which are denominated in SGD and/or foreign currencies, with your HSBC investment account through HSBC SG mobile app or HSBC Online Banking. For avoidance of doubt, all Unit Trusts available on the HSBC SG mobile app or HSBC Online Banking for subscription are considered “**Eligible Unit Trust Investments**”.
4. Eligible Customers who successfully meet all requisite criteria under Clause 3 above during the Promotional Period will qualify for the promotional rate of 0% sales charge during the Promotional Period. There will be no limits placed on the number of buy transaction trades or the investment amount during the Promotional Period.
5. During the Promotional Period, an exclusive FX margin of 0.35% (the “**Promotional Margin Rate**”) is also applicable when converting SGD to USD and HKD on the HSBC SG mobile app only. The Promotional Margin Rate only applies to FX transaction amounts capped at USD 20,000 (or its respective equivalent in SGD or HKD). The usual FX margins would apply for FX transaction amounts exceeding USD 20,000 (or its respective equivalent in SGD or HKD).
6. The Promotion is valid with other Unit Trust offers or promotions during the Promotional Period. Customers who participate in other Unit Trust promotions may continue to qualify for this Promotion, if they meet all requisite criteria under Clause 3 above.
7. 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. All terms and conditions relating to the Promotion shall collectively be known as “Promotional Terms and Conditions”.

B. General Terms and Conditions

1. Only personal accounts are eligible. HSBC Account User Agreement, Investment Terms and HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions (collectively, the “**Account Terms**”) will apply to govern deposit, investment accounts and online banking and mobile banking transactions 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 reserve the right to determine at its discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under the Promotional Terms and Conditions.
4. We reserve the right to revise any of the Promotional Terms and Conditions (including but not limited to varying the Promotional Period or the promotional mechanics) or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and we shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. All foreign exchange transactions shall be effected at our prevailing exchange rate. 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.
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.

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.

7. 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.