# HSBC Convert and Win Lucky Draw Campaign ("Promotion") Terms and Conditions

(Commences on 10 September 2026 and ends on 10 November 2026)
(Updated on 10 October 2026)

## A. Promotion-Specific Terms and Conditions

1. This Promotion:

   (i) is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**");

   (ii) commences on 10 September 2026 and ends on 10 November 2026 (or such other date(s) as we may reasonably determine) (the "**Promotional Period**"); and

   (iii) is applicable to our new and existing customers who meet all the following criteria (collectively referred to as "**Eligible Customers**" and each, an "**Eligible Customer**"):

   (a) who hold any HSBC personal current or savings account ("**Eligible Account**") and HSBC debit card linked to an Eligible Account;

   (b) ensure that his/her Eligible Account is/are maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire duration of the Promotional Period and the period up to and including the relevant date of fulfilment of the Reward.

   (c) who are residing in Singapore with a valid Singapore residential address.

   **By taking part in this Promotion, you confirm that you have read, understood and agree to be bound by these Promotion-Specific Terms and Conditions (this Section A) and the General Terms and Conditions (Section B below)**.

   We may change the Promotional Period if reasonably necessary; please see Section B, Clause 8.

2. To participate in this Promotion, an Eligible Customer must successfully register for this Promotion within the Promotional Period via either of the following options:

   - Option 1: Register for this Promotion via the HSBC Campaign Registration Form ("**e-form**") with gift code "**WIN**"; OR

   - Option 2: Register via the HSBC Singapore app by tapping the in-app banner that relates to this Promotion, where available. If the in-app banner is not available, the Eligible Customer may register via Option 1 instead.

   Each successfully registered Eligible Customer shall be a "**Registered Customer**". If the Gift Code contains any spelling errors, the registration will be void and you will not be eligible for this Promotion. Eligible Customers only need to register their interest once during the Promotional Period to participate in the Promotion.

3. Registered Customers will earn draw chances based on the following criteria during the Promotional Period:

| Criteria | Draw Chance(s) Earned |
|---|---|
| **Every S$5,000** of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) completed via **HSBC's digital channels** during the Promotional Period | 1 Chance |
| **Accumulate at least S$20,000** of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) via **HSBC's digital channels** during the Promotional Period | 5 Chances |
| **Accumulate at least S$50,000** of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) via **HSBC's digital channels** during the Promotional Period | 10 Chances |
| **A New-to-FX Customer** who accumulates at least S$5,000 of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) via **HSBC's digital channels** during the Promotional Period | 3 Chances |
| **Accumulate at least S$100,000** of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) made via **HSBC branches** during the Branch Transaction Eligibility Period (i.e. from 10 October 2026 to 10 November 2026 (both dates inclusive)) | 5 Chances |
| **Every additional S$20,000** of Eligible FX Transactions (or in the equivalent for any currency offered by HSBC) made via **HSBC branches** during the Branch Transaction Eligibility Period (i.e. from 10 October 2026 to 10 November 2026 (both dates inclusive)) | 1 Chance |

**Rounding for the "every S$5,000" criterion:** draw chances will be awarded based on completed blocks of S$5,000, rounded down to the nearest S$5,000. By way of illustration, S$9,999 of Eligible FX Transactions will earn 1 draw chance.

**Stackable bonus tiers:** bonus draw chances under the "accumulate at least S$20,000" and "accumulate at least S$50,000" criteria are cumulative and will be awarded on a stackable basis. Accordingly, if a Registered Customer accumulates at least S$50,000 of Eligible FX Transactions during the Promotional Period, he/she will be awarded both (i) 5 bonus draw chances for accumulating at least S$20,000 and (ii) 10 bonus draw chances for accumulating at least S$50,000 (i.e. 15 bonus draw chances in total), in addition to any draw chances earned under the "every S$5,000" criterion.

**Eligible FX Transactions made via HSBC branch (from 10 October 2026 to 10 November 2026 ("Branch Transaction Eligibility Period")):**

- Eligible FX Transactions made via HSBC branch will qualify only under the branch transaction criterion. A minimum accumulated amount of S$100,000 must be reached before any branch-related Chances are awarded. Thereafter, Chances will be awarded for each completed S$20,000 block, rounded down. For example, S$100,000 will earn 5 Chances and S$119,999 will also earn 5 Chances.
- Eligible FX Transactions made via HSBC branch and completed before 10 October 2026 will not qualify under the branch transaction criterion.

Draw chances earned under the applicable digital-channel criteria and the branch transaction criterion are cumulative. However, digital-channel and branch transactions will be assessed separately, and branch transactions will qualify only under the branch transaction criterion. A Registered Customer who meets more than one criterion will receive the aggregate number of Chances earned under those criteria.

For avoidance of doubt, an Eligible Customer that meets more than one criterion under Clause 3 will be allocated an aggregate number of draw chances based on the total number of criteria met. By way of illustration:

**Example 1** (New-to-FX customer): The customer completes two qualifying digital-channel Eligible FX transactions during the Promotional Period via the HSBC Singapore app: S$30,000 FX transfer using Global Money Transfers; and S$30,000 FX conversion between their own Everyday Global Account. Total eligible FX amount = S$60,000.

| **Scenario** | **Draw Chance(s) Allocated** |
|---|---|
| a) Customer is New-to-FX, have not performed any Eligible FX Transactions with HSBC before | 3 chances |
| b) Customer performs S$30,000 FX transfer using Global Money Transfers via HSBC Singapore app | 6 chances |
| c) Customer performs S$30,000 FX conversion between his/her own Everyday Global Account using HSBC Singapore app | 6 chances |
| Total of (b) + (c) = S$60,000 in Eligible FX Transactions via HSBC's digital channels (Accumulated at least S$20,000) | 5 chances |
| Total of (b) + (c) = S$60,000 in Eligible FX Transactions via HSBC's digital channels (Accumulated at least S$50,000) | 10 chances |
| | Total = 30 chances |

**Example 2** (Existing FX customer): The customer completes two eligible FX transactions during the Promotional Period via the HSBC Singapore app: S$10,000 FX transfer using Global Money Transfers; and S$20,000 FX conversion between their own Everyday Global Account. Total eligible FX amount = S$30,000.

| **Scenario** | **Draw Chance(s) Allocated** |
|---|---|
| a) Customer is an existing FX customer | 0 chances |

| | |
|---|---|
| b) Customer performs S$10,000 FX transfer using Global Money Transfers via HSBC Singapore app | 2 chances |
| c) Customer performs S$20,000 FX conversion between his/her own Everyday Global Account using HSBC Singapore app | 4 chances |
| Total of (b) + (c) = S$30,000 in Eligible FX Transactions via HSBC's digital channels (Accumulated at least S$20,000) | 5 chances |
| | Total = 11 chances |

**Example 3** (Existing FX customer): The customer completes two eligible FX transactions during the Promotional Period: a S$10,000 FX transfer using Global Money Transfers via the HSBC Singapore app, and a S$150,000 FX conversion via an HSBC branch during the Branch Transaction Eligibility Period. The branch transaction is completed at the standard spread applicable to the relevant transaction and without any discretionary discount or preferential spread granted by a Relationship Manager. Total eligible FX amount = S$160,000. The digital-channel and branch transaction amounts are assessed separately for the purposes of calculating draw chances.

| **Scenario** | **Draw Chance(s) Allocated** |
|---|---|
| a) Customer is an existing FX customer | 0 chances |
| b) Customer performs S$10,000 FX transfer using Global Money Transfers via HSBC Singapore app | 2 chances |
| c) Customer performs a S$150,000 qualifying FX transaction via an HSBC branch during the Branch Transaction Eligibility Period | 7 chances |
| | Total = 9 chances |

4. By participating in this Promotion, the Eligible Customer agrees that HSBC and our service providers may collect, use and disclose their information (including personal data), for the following purposes and in accordance with our data privacy policy:
   (i) to administer this lucky draw, including to contact you for the administration of prizes in relation to this lucky draw; and
   (ii) to disclose and/or publish your name, particulars, and pictures/photographs for publicity purposes (on HSBC website and social media channels) in relation to this Promotion.

   Our Data Privacy Policy can be viewed at:
   https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf

   Each Eligible Customer that meets the criteria specified in Clauses 2 and 3 shall be referred to as a "**Qualified Customer**".

5. For the purpose of this Promotion:

"**Eligible FX Transaction**" shall mean, with respect to an Eligible Customer, any of the transaction types set out below, provided that the send currency and receive currency of the transaction are different, and the transaction is successfully completed and recorded in HSBC's systems during the applicable period specified in Clause 3:

**Digital-channel transactions**

a. Transfer made by an Eligible Customer between his/her Everyday Global Accounts via HSBC Singapore app or HSBC Online Banking
b. Transaction made by an Eligible Customer through FX Order Watch
c. Foreign exchange transaction made by an Eligible Customer using HSBC Global Money Transfers via HSBC Singapore app
d. Foreign exchange transaction made by an Eligible Customer using HSBC Worldwide Transfers via HSBC Online Banking or HSBC Singapore app
e. Global Transfers made by an Eligible Customer between his/her own accounts
f. Global Transfers made by an Eligible Customer to third-party HSBC accounts held overseas via HSBC Online Banking

**Branch transactions**

g. Foreign exchange transactions made by an Eligible Customer via HSBC branches during the Branch Transaction Eligibility Period, provided that the transaction is completed at the standard spread applicable to the relevant transaction and without any discretionary discount or preferential spread granted by a Relationship Manager.

For the avoidance of doubt, any of the following transaction types set out below will be excluded in the determination of Eligible FX Transaction:

- Foreign exchange conversion performed by an Eligible Customer for time deposit placement, via HSBC Singapore app
- Except for qualifying foreign exchange transactions made at branches as defined above as an "Eligible FX Transaction", other foreign exchange transactions made by an Eligible Customer via HSBC branches

"**New-to-FX Customer**" means an Eligible Customer who has not performed any Eligible FX Transaction(s) in the twelve (12) months prior to 10 September 2026, as determined by HSBC in its reasonable discretion.

**Joint accounts**

For any qualifying transaction(s) made from a joint Eligible Account:

- if only one joint account holder is a Registered Customer, all draw chances arising from such qualifying transaction(s) made from the joint Eligible Account will be allocated to that Registered Customer; and
- if both joint account holders are Registered Customers, all draw chances arising from such qualifying transaction(s) made from the joint Eligible Account will be allocated to each joint account holder.

6. In the event that an Eligible Customer's Eligible Account is voluntarily or involuntarily closed, cancelled, terminated or suspended for any reasons whatsoever, or a Qualified Customer is determined by HSBC not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Qualified Customer from receiving any Prize.

7. Registrations in any other format other than that specified in Clause 2, and/or e-form registrations with incorrect information will be automatically disqualified. An acknowledgement of participation may be displayed after the e-

form registration has been submitted. This acknowledgement of participation does not equate to qualification for any Prize.

8. Eligible FX Transactions must be successfully completed and recorded in HSBC's systems during the applicable period specified in Clause 3 to qualify for draw chances. Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible FX Transaction. Without prejudice to any terms contained herein, the remitter shall conduct all necessary checks to ensure that the remittance can be accepted by the beneficiary bank. We are not obliged to notify or update any customer on whether transactions made will be considered Eligible FX Transactions.

9. Eligible FX Transactions completed via HSBC's digital channels during the Promotional Period will be aggregated to determine the number of draw chances earned under the digital-channel criteria in Clause 3. Separately, qualifying foreign exchange transactions made via HSBC branches during the Branch Transaction Eligibility Period will be aggregated to determine the number of draw chances earned under the branch transaction criterion in Clause 3. Our records of the draw chances allocated to any Eligible Customer shall be final and binding, and we shall not be obligated to provide or produce such records to any customer.

10. Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible FX Transaction. Without prejudice to any terms contained herein, the remitter shall conduct all necessary checks to ensure that the remittance can be accepted by the beneficiary bank. We are not obliged to notify or update any customer of whether transactions made will be considered an Eligible FX Transaction.

11. Winners will be selected randomly from the pool of entries by means of a computerized draw using a randomization formula under the supervision of an external auditor (the "**Draw"**). The Draw will be conducted on 13 January 2027, between 9am to 6pm at HSBC's office located at Mapletree Business City, 20 Pasir Panjang Road (East Lobby) Level 13, Singapore 117439.

12. The number of winners of the Draw (each, a "**Winner**") and the prizes that will be awarded (each, a "**Prize**") are as follows:

| **Prize** | **Number of Winner(s)** |
|---|---|
| Apple 13-inch MacBook Air M5 chip (in Silver) | 5 |
| Singapore Airlines Business Class round-trip ticket to New Zealand (awarded in the form of 148,000 KrisFlyer miles to the Winner's Singapore Airlines KrisFlyer membership account) | 8 |

13. The Winners will be announced on HSBC's website at https://www.hsbc.com.sg/win within 7 working days from the date of the Draw (the "**Draw Date**"). In addition, an SMS and/or push notification containing details of the redemption of the Prize(s) will be sent to each Winner's Singapore mobile number and/or device (as reflected in HSBC's records) by 31 January 2027, barring any unforeseen technical delays.

    If there are any issues regarding the non-receipt of the redemption SMS and/or push notification, Winners must contact HSBC by 15 February 2027. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final.

SMS and push notification delivery are dependent on the relevant telecommunication service providers and/or device settings. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS and/or push notification by any party.

14. Please note that we will not be able to, and you agree that we are not obliged to, confirm or provide (i) the number of draw chances allocated to you, or (ii) your status in relation to the Draw (including whether you may be selected as a Winner), prior to the Draw Date.

15. With regard to the Prizes related to Singapore Airlines Business Class round-trip Ticket to New Zealand (awarded in the form of 148,000 KrisFlyer miles to the Winners' Singapore Airlines KrisFlyer membership account):

    (i) The Prize is awarded in the form of 148,000 KrisFlyer miles which will be credited directly to each relevant Winner's Singapore Airlines KrisFlyer membership account.
    (ii) To receive the Prize, each relevant Winner must have a valid KrisFlyer membership account in the Winner's own name and must provide HSBC with the Winner's KrisFlyer membership details (including the Winner's KrisFlyer first name, last name and 10-digit KrisFlyer membership number) by 28 February 2027 (or such other date as may be notified by HSBC stated in the redemption SMS and/or push notification).
    (iii) By submitting the KrisFlyer membership details via SMS, the Winner consents to HSBC Singapore disclosing the Winner's personal data (including the details submitted) to Singapore Airlines Limited and/or KrisFlyer for the purposes of (a) verifying eligibility, and (b) facilitating the crediting of KrisFlyer miles to the Winner's KrisFlyer membership account.
    (iv) If the Winner (a) does not provide the required KrisFlyer membership details by 28 February 2027, (b) provides invalid details, and/or (c) provides details for a KrisFlyer account not belonging to the Winner, the Prize will be forfeited and HSBC reserves the right to deal with the Prize in its sole discretion.
    (v) Subject to the Winner satisfying the requirements above, the KrisFlyer miles will be credited by 31 March 2027 (or such other date as may be notified by HSBC). HSBC will not be liable for any delay, rejection, reversal or issue in the crediting process that is attributable to KrisFlyer, Singapore Airlines, technical issues, or incorrect information provided by the Winner.
    (vi) The awarded KrisFlyer miles can only be used for the redemption of base air fare and cannot be used to offset taxes, charges, fees, levies, surcharges, and/or other amounts, which shall be borne by the Winner. Reference to "Business Class round-trip ticket to New Zealand" is based on Singapore Airlines saver redemption rates and is accurate as of 7 September 2026.
    (vii) Use of the awarded KrisFlyer miles is subject to the terms and conditions of the KrisFlyer Programme. For further details, please visit https://www.singaporeair.com/en_UK/ppsclub_krisflyer/termsconditions-kf/.

16. With regard to the Prizes related to MacBook Air:

    (i) HSBC makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to any Prize and is not liable for the performance of any goods and/or services provided by any manufacturer, merchant, agent, supplier or service provider in connection with any Prize

(ii) The Prize is subject to the terms and conditions of the relevant merchant providing the products. Please check with the merchant directly for full details. We are not a supplier of the products, so we are not responsible for them.

17. In the event any Winner is uncontactable, fails to collect a Prize, and/or is determined by HSBC to be disqualified or otherwise ineligible to receive a Prize (each, an "Ineligible Winner"), the Prize will be forfeited by the Ineligible Winner. HSBC shall have the right to award the Prize to another Qualified Customer at our discretion.

18. Each Eligible Customer may win a maximum of one (1) Prize (i.e. if an Eligible Customer is selected as a Winner of any given Prize, he/she shall not be eligible to be selected as a Winner of any other Prize). The Prizes are non-transferable, non-redeemable for cash, non-assignable, non-exchangeable and non-replaceable; save that HSBC may, at its discretion, substitute a Prize with an item or items of equal or similar value. Winners are solely responsible for all federal, state, provincial and local taxes that may apply to the Prizes. In the event that a Winner elects not to collect or utilise all or any portion of a Prize, such Prize or portion thereof shall be deemed forfeited.

19. Use of the Prize is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Promotion and will not accept any liability in relation thereto.

20. Winners shall accept the Prize "as is". No request for changes, modification, variation and/or enhancement will be entertained.

21. 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.

2. The HSBC Account User Agreement will apply to govern deposit accounts and the Everyday Global Debit Card. 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.

3. **Your Personal Data**

   By participating in the Promotion and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, "**your Personal Data**") to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

   (i) your participation in the Promotion (including facilitation of the fulfilment of rewards (if any));

(ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and

(iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf

4. We do not provide any tax, legal or accounting advice to you. If you are unsure about any tax or other obligations linked to taking part in this Promotion, for example, any reporting or filing requirements, you should seek advice from a qualified professional adviser. Rewards received under this Promotion may have tax implications depending on your personal circumstances (for example, they may be treated as taxable income or benefits).

5. 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.

6. 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.

   If your transaction is in a currency other than Singapore Dollars ("SGD"), we'll convert it to SGD using our prevailing exchange rate on the date the transaction is booked to work out the SGD amount. If we cannot give you a confirmed exchange rate at the time, we may use a provisional rate first. Once the actual rate is confirmed, we will adjust the transaction and any difference will be debited from or credited to your originating account (or another account you hold with us), or by another method we decide. Foreign currency transactions involve exchange rate risk and exchange controls may apply to certain currencies from time to time. You may make a gain or a loss when converting currencies, and you should make your own assessment before proceeding.
7. Our records in respect of the Promotion shall be final and binding.

8. 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.

The updates include amendments to:

(a) the Promotional Period;

(b) the eligibility criteria for the Promotion;

(c) the promotional rate or discount;

(d) the type of Prize;

(e) the redemption period or criteria for the Prize;

the limit to the number of Prize available for redemption under the Promotion; and/or

(f) the merchant(s) providing the Prize.

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.

9. These Promotional Terms and Conditions are not an offer, recommendation, or invitation enter into any transaction or to use any trading or hedging strategy, and they don't create any contract or commitment. This document is intended for Singapore residents only. It is not meant to be distributed, or used as an offer or solicitation, in any place where that would be unlawful. We have not considered your individual financial objectives, personal situation or needs. You should not treat this as financial advice. Before you buy any financial product, please consider whether it is suitable for you and read the relevant product information. Any transaction you choose to make is your decision and at your own risk.

10. **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.

11. 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.

12. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.