# HSBC Convert and Win Rewards Promotion 2026 ("Promotion") Terms and Conditions

(Commences on 10 September 2026 and ends on 10 November 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. Only personal (retail individual) accounts are eligible. Business or corporate accounts do not qualify.

3. The Reward will be issued on a first-come-first-served basis. The first **150 Registered Customers**, determined based on the date and time when an Eligible FX Payment (as defined below) that meets the requirements of this Clause 3 is successfully completed during the Promotional Period, who make a minimum of **S$25,000** (or the foreign currency equivalent), in a single transaction that is an Eligible FX Payment (as defined below) within the Promotional Period shall be eligible to receive **S$200 worth of GrabGifts digital voucher** (the "**Reward**"). Our record of the first 150 Registered Customers who qualify for the Reward shall be final and binding, and we shall not be obligated to provide or produce such records with respect to the issuance of the Reward to any customer.

4. For the purpose of this Promotion:

   **Eligible FX Payment** shall mean, with respect to an Eligible Customer, any of the following transaction types set out below, provided that the send currency and receive currency of the transaction are different, and the transaction is completed via HSBC's digital channels:
   a. Foreign exchange transaction made by an Eligible Customer using HSBC Global Money Transfers via HSBC Singapore app
   b. Foreign exchange transaction made by an Eligible Customer using HSBC Worldwide Transfers via HSBC Online Banking or HSBC Singapore app
   c. Global Transfers transaction made by an Eligible Customer between the customer's own HSBC accounts
   d. Global Transfers transaction made by an Eligible Customer to third-party HSBC accounts held overseas via HSBC Online Banking

   For the avoidance of doubt, any of the following transaction types set out below will be excluded in the determination of Eligible FX Payment:
   - Foreign exchange conversion performed by an Eligible Customer for time deposit placement, via HSBC Singapore app
   - All foreign exchange transactions made by an Eligible Customer via HSBC branches
   - Transfer made by an Eligible Customer between his/her Everyday Global Accounts via HSBC Singapore app or HSBC Online Banking
   - Transaction made by an Eligible Customer through FX Order Watch

5. Any transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible FX Payment. 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 Payment.

6. The maximum number of Reward(s) will be capped at one (1) Reward for each Eligible Customer, regardless of the number of Eligible FX Payments made during the Promotional Period.

7. We may forfeit the Reward to which an Eligible Customer may be entitled, if such Eligible Customer's current or savings account he/she uses for purposes of participation in this Promotion is suspended or terminated at any time during the Promotional Period and the period up to and including the relevant date of fulfilment of the Reward.

8. Without prejudice to Clause 3, we are not obliged to inform any customer when the maximum number of Rewards available under this Promotion has been fully redeemed or how many Rewards has been redeemed.

9. This Promotion shall cease to be valid as and when all 150 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 8 November 2026).

10. Barring any unforeseen delays, a redemption SMS containing details of the redemption of the Reward will be sent to the relevant Eligible Customer's registered mobile number in HSBC's records by 31 January 2027.

    Please note that we will not be able to, and you agree that we are not obliged to, confirm or provide the status of your eligibility to receive the Reward prior to the relevant date of fulfilment of the Reward.

    For the avoidance of doubt, as at the relevant date of fulfilment of the Reward, if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his/her account is not in good standing as at the fulfilment date of the relevant reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant reward.

    Any request for early fulfilment or partial fulfilment of the Reward will not be granted or entertained by us.

11. SMS delivery is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.

12. The Reward is subject to the terms and conditions of the relevant merchant providing the products and/or services. Please check with the merchant directly for full details. We are not a supplier of those products and/or services, so we are not responsible for them.

13. The Reward is not exchangeable for reward points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable.

14. The Promotion is not valid in conjunction with other FX related promotion involving customers' Eligible Account(s) which are concurrently held during the Promotional Period, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:
    - HSBC Convert and Win Lucky Draw Campaign 2026
    - HSBC Cross border payments summer promotion
    - HSBC Cross border payments special promotion
    - HSBC Zero FX Spread Welcome Promotion

15. 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) administering and fulfilling the Promotion;

   (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. 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; and/or qualify for the Reward. Our records for this Promotion are final and binding.

7. 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.

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 type of Reward;

(d) the redemption period or criteria for the Reward;

(e) the limit to the number of Reward available for redemption under the Promotion; and/or

(f) the validity period of the Reward

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.