



## HSBC Foreign Exchange Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from **1 February 2024 to 29 February 2024**, both dates inclusive (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who are contacted by the bank via any means of communication. (“Eligible Customers”)
3. Eligible Customers can perform foreign exchange (“FX”) transactions on the following services through the corresponding platforms below at a discounted FX spread of 0.4% of the transaction amount (excluding any applied bank risk margins as defined below and forward swap points):

Service	Platform
Worldwide Transfer (“WWT”)	HSBC Online Banking / HSBC Singapore app
Global Transfer to my globally linked accounts or Global Transfer to other HSBC accounts (“GT”)	HSBC Online Banking / HSBC Singapore app
HSBC Global Money Transfer (“HGMT”)	HSBC Singapore app
Transfers between Everyday Global Account	Any HSBC branches / phone banking/ HSBC Online Banking/ HSBC Singapore app

4. The bank risk margin is an additional FX spread that is used to manage FX rate fluctuations. The Bank Risk Margin on business days may be different from that on non-business days.
5. FX transactions involving Bermudian Dollars (BMD), Egyptian Pound (EGP), Qatari Riyal (QAR), Indonesian Rupiah (IDR), Sri Lankan Rupee (LKR), Malaysian Ringgit (MYR), Vietnamese Dong (VND), Philippine Peso (PHP), Omani Rial (OMR), Onshore Chinese Yuan (CNY) through China Union Pay (“CUP”) are not eligible to participate in this Promotion.
6. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting any instructions, transactions or currency conversion.
7. This Promotion is valid with all other offers or promotions unless otherwise stated.
8. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
9. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
10. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions, HSBC Account User Agreement and Investment Terms (collectively, the “General Terms”) will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
12. 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.