

MoneySmart x HSBC Everyday Global Account (Premier) and Investment Account Sign Up Promotion

Terms and Conditions

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Last updated: 25/04/2022

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Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be 4 May to 31 May 2022. Except for the HSBC Everyday+ Rewards Programme, HSBC EveryDay Bonus Interest Promotion and HSBC Wealth Reward Promotion, this Promotion cannot be combined with other promotions offered by HSBC (Singapore) Limited (“HSBC (Singapore)”).
2. All applications applied before and/or after the specified Qualifying Period, or submitted through any means other than MoneySmart, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd (“MoneySmart”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. Only original recipients of this promotional mailer are eligible to participate in this Promotion. Forwarding of any content is strictly prohibited. This Promotion cannot be stacked with other promotions offered by HSBC (Singapore) Limited (“**HSBC (Singapore)**”). All eligible applicants whose applications are approved under this Promotion will not receive Additional Gifts provided by HSBC (Singapore), unless stated otherwise. HSBC (Singapore) has absolute discretion in identifying the source of the application.
5. “Eligible Customer” must follow all the steps listed below in order to have a “Successful Application”:
 - a. Select the Promotion on the Promotion website (<https://www.moneysmart.sg/>) and be redirected to HSBC (Singapore)’s website to apply for an Eligible HSBC Everyday Global Account (Premier) during the Qualifying Period.
 - b. Complete and submit the application using MyInfo in the same session on HSBC (Singapore)’s website.

Table 1: Eligible HSBC Account (Premier)

Eligible HSBC Account Provider	Eligible HSBC Account	Gift
HSBC (Singapore)	HSBC Everyday Global Account (Premier) & HSBC Investment Account For the purpose of this Promotion, “Investment Account” refers to the following accounts: <ul style="list-style-type: none"> ● HSBC Unit Trust Investment Account; ● HSBC Equity Investment Account; ● HSBC Bond Investment Account; and ● HSBC Structured Product Investment Account 	13-inch MacBook Pro: Apple M1 chip with 8-core CPU and 8-core GPU, 256GB SSD (worth S\$1,849) OR Samsung Galaxy S22 ULTRA 5G 128GB (worth S\$1,718)

- c. [Log into](#) your **MoneySmart account** and complete your Financial profile before submitting a claim. Note that the email address you have registered with MoneySmart has to be the same email address used for the application for the Eligible HSBC Everyday Global Account (Premier)
- d. Complete the **MoneySmart Claim Form** (“Claim Form”) [here](#) and ensure that they submit their (1) Email Address (used to apply for the above-mentioned Everyday Global Account (Premier) accurately.
 - i. Applicants who do not complete the Claim Form fully, and accurately will not be eligible for the Gift.
 - ii. Applicants may make amendments to their Claim Form for the same application, and the latest submission will be taken as final.
 - iii. The Gift amount and Gift type are based on the Qualifying Period of the Eligible HSBC Everyday Global Account (Premier) you have applied for. **Please ensure that the Gift you have selected is the Gift that you qualify for, should you be eligible.** We reserve the right to make changes at our absolute discretion. View Table 1 for more details.
- e. Have their Eligible HSBC Everyday Global Account (Premier) Everyday Global Account (Premier) (Table 1) application approved by the respective Everyday Global Account (Premier) Provider
 - i. The approval must be final and unconditional.

- i. “Eligible Customers” have until **30th of June 2022 23:59 SGT** to submit their **Claim Form**.
6. Each “Eligible Customer” will receive the MoneySmart Exclusive Gift, based on the pre-selected gifts (refer to Table 1) and status:

HSBC Everyday Global Account (Premier)

“Eligible Customers” refers to applicants who meet the following conditions:

- i. Are New-To-Bank customers - i.e., does not hold any products with HSBC (Singapore) and has not cancelled any HSBC cards or terminated any HSBC Premier relationship in the past 15 months at the time of submitting the application for a new Eligible HSBC Everyday Global Account (Premier); and
- ii. Submit their application for a new Eligible HSBC Everyday Global Account (Premier) between 4 May to 31 May 2022 in accordance with the application process outlined in paragraph 5 above; and
- iii. Submit their application via MyInfo in the same session on the HSBC website, after clicking MoneySmart’s application link; and have their Eligible Bank Account successfully opened and approved by HSBC (Singapore) by 31 May 2022 in accordance with these Terms and Conditions, such approval being final and unconditional; and
- iv. Deposit fresh funds of S\$200,000 in the Eligible HSBC Everyday Global Account (Premier) opened under this Promotion per schedule below, where “fresh funds” means a deposit of funds from outside of HSBC (Singapore) into the account. Funds transfers from any existing HSBC deposit accounts or via HSBC cheque(s), cashier’s order(s) or demand draft(s) do not qualify for this promotion. For the purpose of this Promotion, funds that are transferred from accounts that are closed in the last 30 days will not be eligible ; and
- v. Opt in to receive HSBC marketing communications per schedule below; and
- vi. Successfully download and log in to HSBC Singapore app per schedule below; and
- vii. Successfully open an Investment Account with HSBC (“Investment Account”) per schedule below; and

- viii. Maintain fresh funds of at least S\$200,000 in the Eligible HSBC Everyday Global Account (Premier) opened under this Promotion per schedule below
- ix. At point of Reward Notification per schedule below, be an HSBC Premier customer with **minimum S\$200,000 total relationship balance with HSBC (Singapore)**. For the avoidance of doubt, customers who terminate their HSBC Premier relationship and/or close the Eligible Bank Account within 12 months of account opening, HSBC (Singapore) may levy an administration charge of S\$50.

Schedule:

Month of sign up	Deposit fresh funds of \$200,000 in EGA and Open Investment Account by	Fresh Funds Maintenance Period and download and log in to HSBC Singapore app and Opt in to receive HSBC marketing communications	Customers have an option to move their funds to their deposit, investment and/or insurance portfolios while maintaining S\$200,000	Reward Notification by
May 2022	31 May 2022	1 Jun 2022 to 30 Aug 2022	1 Sep 2022 onwards	30 Nov 2022

- (a) For the 3 months period from 1 June 2022 till the 30th of Aug 2022, an initial fresh funds deposits of S\$200,000 are to be maintained.
- (b) Customers need to remain as HSBC Premier customers with a Total Relationship Balance of at least S\$200,000 in deposits, investments and/or insurance is required till the incentive is fulfilled.
- (c) When conditions as above sections (a) and (b) are fulfilled, only then will the customer be considered eligible for the incentive.

with HSBC (Singapore) is to be maintained as mentioned in section 6 (ix).

- 7. A "Successful Application" is defined as an application as the Everyday Global Account (Premier) holder for the Eligible HSBC Everyday Global Account (Premier) made during

the Qualifying Period in accordance with the application process outlined in paragraph 5 above.

8. Determination of the source of application is done via HSBC (Singapore) using the email address and contact number provided during application and at their full discretion.
9. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to HSBC (Singapore)'s determination of application source.

Gift

10. The "Gift" refers to the **13-inch MacBook Pro: Apple M1 chip with 8-core CPU and 8-core GPU, 256GB SSD** (worth S\$1,849) or **Samsung Galaxy S22 ULTRA 5G 128GB** (worth S\$1,718).
11. For purposes of awarding the Gift, the applicant has to be an "Eligible Customer" who submits an application for an Eligible Everyday Global Account (Premier) (refer to Table 1) during the Qualifying Period in accordance with the application process outlined in paragraph 5 above;
12. An Eligible Customer will only be entitled to receive one (1) Gift, regardless of the number of Eligible Everyday Global Account (Premier) that the Eligible Customer may have successfully applied for.
13. Eligible Customers will get the Gift stated in clause 10.
14. Eligibility for Additional Gift
 - a. "Additional Gift" is only applicable when the campaigns clearly state so.
 - b. There are **no** Additional Gifts for this campaign.
15. Eligible Customers shall be solely responsible for the completeness and accuracy of information they share with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in gift redemption due to incorrect information(s) shared by Eligible Customers. In this regard:
 - a. Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
 - b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.

- d. Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by HSBC (Singapore), whose decisions on applications are final and binding.
16. An Eligible Customer who qualifies to receive the Gift will be sent a confirmation email to the email address which they have provided on the Claim Form. This email will contain further details of the Gift. This email will be sent by **30th November 2022**, only if the Clause(s) 4 to 7 is fulfilled.
17. An Eligible Customer whose application is made after 31 May 2022 will not be eligible.
18. The process of Gift transfer will depend on the type of Gift:
- a. Courier Delivery**
- i. MoneySmart will send a confirmation email with the date of the expected delivery.
 - ii. “Eligible Customers’ consent MoneySmart to send details to the 3rd party vendor only for the purpose of identification and delivery of gifts.
 - iii. “Eligible Customers” are responsible for ensuring that the details including (but not limited to) the mail address provided in the Claim Form is accurate.
 - iv. “Eligible Customers” acknowledge that once the gifts have been tracked as delivered by the courier, MoneySmart will not be able to re-issue Gift should there be any dispute.
19. MoneySmart shall not be liable for delay or error in Gift transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.
20. MoneySmart reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, MoneySmart will notify the recipients and make the necessary arrangements to deliver the Gifts.
21. MoneySmart reserves the right to reject any Gift redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, MoneySmart’s decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

22. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. MoneySmart reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

23. This Promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Everyday Global Account (Premier, if any).
24. By applying for an Eligible HSBC Everyday Global Account (Premier) as part of this Promotion, each applicant agrees and consents to HSBC (Singapore) disclosing to MoneySmart information regarding the status of his/her Eligible HSBC Everyday Global Account (Premier) application, including whether his/her application is successful, for the purposes of MoneySmart running the Promotion (including administering the fulfilment of any Gifts under the Promotion).
25. By participating in this Promotion, all participants consent under the Personal Data Protection Act (Cap 26 of 2012) to MoneySmart disclosing his/her Name, Contact Number & Email to any third party that MoneySmart may deem relevant for the purposes of determining eligibility under clause 5.
26. Where eligibility for MoneySmart Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approval on applications for all financial products (including but not limited to HSBC Everyday Global Account (Premier), insurance, and loans) are made at each product issuer's discretion. Their decisions are final; MoneySmart does not guarantee the approval of any HSBC Everyday Global Account (Premier).
 - b. The approved product must have been applied for via MoneySmart. MoneySmart shall consult with its product issuing partner.
27. This is a MoneySmart promotion. All queries/disputes relating to the Promotion should be directed to MoneySmart. HSBC (Singapore) shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or Rewards.
28. MoneySmart reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any MoneySmart rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any MoneySmart's processes, or website).
29. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.
30. Unless otherwise stated, all rewards assigned for respective product approval are not strictly exchangeable for cash or other gifts / rewards.

Contact Us Information

31. If the Eligible Customer fails to receive an email from MoneySmart after 8 weeks from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.
32. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Everyday Global Account (Premier) including but not limited to application status and the Eligible Everyday Global Account (Premier) itself, should be directed to HSBC (Singapore).

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg