

## **General Terms and Conditions**

- The promotion commences on 1 March 2010 and ends on 31 May 2010 (herein termed as the “Promotion Period”).
- HSBC reserves the rights to publish winner’s name, picture and details for advertising and publicity purposes.
- Employees of the Bank and their immediate family members are not eligible to participate in this promotion.
- The Bank reserves the right to amend these terms and conditions without prior notice.
- The Bank reserves the right to substitute the sign-up gift with another gift of equivalent value, without prior notice.
- The Bank reserves the rights to terminate, amend or curtail the duration of the Promotion Period without prior notice.
- In the event of a dispute arising out of this promotion programme, the decision of the bank shall be final.
- In the event of any discrepancy between English language version and any other version in another language for of these terms and communication materials, the English language version shall prevail.

## **Terms and Conditions for the Acquisition Campaign**

- Both the sign-up incentives and lucky draw prize are restricted to “New-to-HSBC Premier Customers” only.
- “New-to-HSBC Premier Customers” mean individual(s) who currently do not have any existing HSBC Premier Account.
- Customers who join HSBC Premier of The Hongkong and Shanghai Banking Corporation Limited (“The Bank”) in Negara Brunei Darussalam as the principal accountholder during the Promotion Period with a Total Relationship Balance (“TRB”) or equivalent in deposits and investments of BND150,000 and above (or the equivalent in foreign currency), will be entitled to receive a sign-up gift of 50,000 worth of HSBC Reward points.
- Customers who currently hold HSBC Premier account(s) in other countries of The Hongkong and Shanghai Banking Corporation Limited (herein termed as “HSBC Premier Cross-Border Customers”) will be entitled to receive a sign-up gift of BND50 when they join HSBC Premier of The Hongkong and Shanghai Banking Corporation Limited (“The

Bank”) in Negara Brunei Darussalam as the principal accountholder during the Promotion Period.

- Existing customers of HSBC Premier (including Sole Accountholder and Joint Accountholders) or customers who have converted their HSBC Premier Account in the past six months (since 1 September 2009), will not be entitled to the sign-up incentive.
- To be eligible for the 50,000 HSBC Reward points, the new accountholder must be a new-to-HSBC Premier customer for sole account while for joint account sign-ups, at least one of the accountholders must be new-to-HSBC Premier and must sign-up for a HSBC Premier MasterCard(R).
- For joint accounts, only the principal accountholder as identified to the Relationship Manager in the account opening process shall be eligible for the sign-up gift.
- For avoidance of doubt, each customer is entitled to receive a maximum of only one set of incentive notwithstanding if the customer opens more than one account of the same type.
- The Bank reserves the right to substitute the sign-up incentive with another item of equivalent value without prior notice.
- In the event that the account is closed within 6 months of opening, the cost of sign-up incentive will be debited from the customer's account.

### **Terms and Conditions for Preferential Pricing**

#### **Investment**

- Each one-lump sum purchase of selected Open-Ended Unit Trust is eligible for a reduction of 2.25% on the initial sales charge.
- For purchase of selected Open-Ended Unit Trust in Monthly Investment Plan (MIP), the 2.25% reduction on the initial sales charge is applicable for MIP subscriptions with at least 12 monthly subscriptions. Penalty fee of BND50 will be imposed if the MIP subscriptions are cancelled before the tenor of 12 months.
- The list of eligible Open-Ended Unit Trust Funds is as per below:
  - § HSBC Global Investment Funds (excluding HSBC Global Reach Fund);
  - § HSBC International Select Funds;
  - § BlackRock Global Funds; and
  - § Henderson Global Investors Funds.
- Structured Notes, CSGF and Bond/Fixed Income Funds are excluded in this Promotion.

#### **Personal Loan**

- The loan application fee will be waived for successful loan applications made during the acquisition campaign offer period by new Premier customers who sign-up during the Promotion Period.
- “Successful loan application” hereby refers to as loan applications that have been approved and granted by the Bank to customers.
- The lists of eligible loans are:
  - § Personal Instalment Loan
  - § Personal Credit Line
  - § Personal Overdraft
  - § Home Loan

### **Insurance**

- To enjoy the rebates offered on insurance policies, the applicants must be new Premier customers who sign-up during the Promotion Period.
- For any take-up of Life insurance policy during the Promotion Period, the applicant will be entitled to 7.5% rebate on first year premium upon approval from the respective insurance provider.
- The lists of eligible Life insurance policies are
  - § AIA 5 Term plan ;
  - § AIA Living Essential;
  - § AIA Prime Life;
  - § AIA US Dollar Whole Life Special;
  - § AIA 18/21 TMAE;
  - § AIA Smart Growth;
- For any take-up of General Insurance & Protection plan, the applicant will receive a rebate of 4% on premium payment upon successful approval from the respective insurance provider and/or the Bank.

- The lists of eligible General Insurance & Protection plan are:
  - § Motor insurance
  - § Travel insurance (Annual plan)
  - § Fire insurance
  - § Home & Contents insurance
  - § Personal Accident insurance (including Flexi PA & Child Accident Shield Plan)
- For any take-up of Mortgage Reducing Terms Assurance plan, the applicant will receive a rebate of 4% on premium payment upon successful approval from the respective insurance provider and/or the Bank.