

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.

Terms and Conditions for Member-Get-Member Programme

- The Member-Get-Member promotion (herein termed as the “Promotion”) commences on 1 March 2010 and ends on 31 May 2010 (herein termed as the “Promotion Period”).
- In order to be eligible for the Programme, existing Premier customer must successfully refer customers to open a new Premier Package by 30 June 2010..
- The cash incentives awarded for the Promotion will be tiered as per below:

<i>Number of successful referral</i>	<i>Number of Reward points</i>
First successful referral	10,000 Reward points
Second successful referral	20,000 Reward points
Third & consecutive successful referral	30,000 Reward points

- For a sole package referred, the accountholder must be new-to-Premier.
- For a joint package referred, one of the accountholders must be new-to-Premier.
- In the event that the same referee is being referred by two different referrers, the reward point will be allocated based on date of referral’s submission (i.e. the earlier submission will get the cash prize).
- The Reward points will be credited by 10 July 2010.