

### General Terms and Conditions:

- The promotion commences on 5 Oct 2009 and ends on 28 November 2009 (herein termed 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 lucky draw prize with another item 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 the Acquisition Campaign

- The lucky draw prizes are restricted to customers who sign-up for PowerVantage Plus account during the Promotion Period only.
- Customers who successfully sign-up for a PowerVantage Plus account within the Promotion Period will herein be termed as "Eligible accountholder"
- All eligible accountholders of the PowerVantage Plus account will be entitled to enter into the lucky draw.
- For avoidance of doubt, eligible accountholder is entitled to receive a maximum of only 1 lucky draw entry notwithstanding if it is a sole or joint account and if the customer opens more than one account of the same type.
- There are 40 lucky draw prizes to be given away for the promotion and these lucky draw prizes cannot be converted to cash.
- The lucky draw will be conducted on a weekly basis and lucky draw entries are not accumulative. Customers who sign-up in week 1 will only be entered into week 1 draw.

Week	Date of account opening for PowerVantage Plus	Draw date
1	5 Oct – 10 Oct	15 Oct
2	12 Oct – 17 Oct	22 Oct
3	19 Oct – 24 Oct	29 Oct
4	26 Oct – 31 Oct	5 Nov
5	2 Nov – 7 Nov	12 Nov
6	9 Nov – 14 Nov	19 Nov
7	16 Nov – 21 Nov	26 Nov
8	23 Nov – 28 Nov	10 Dec



### Terms and conditions for other products' take-up

- Customers who successfully sign-up for the products listed below during the promotion period will receive additional chances in the lucky draw:
  - Investment – Unit Trusts, Bonds & Structured Notes
  - Insurance – Life insurance & Credit enhancement
  - Deposits – Time deposits (local and foreign currency)
  - Loans – Personal Instalment Loan, Personal Credit Line & Personal Overdraft
  - Credit Card
  - Safe Deposit Box
- The additional lucky draw entries will be allocated in the week of successful product sign-up.

### Terms and Conditions for Credit Card

- New HSBC Credit Cardholders” means individual(s) who have successfully applied for a primary credit card from HSBC during the Promotion Period and who does not have any existing credit card from HSBC.
- New HSBC credit cardholders and existing credit cardholders will receive the following lucky draw chance(s) for every card approved.

Card type	Primary cardholder: No of chances	Supplementary cardholder: No of chances
Classic credit card	4	2
Gold credit card	6	3
Platinum credit card	8	4

- The number of chances earned from opening a new supplementary card will go to the primary cardholder.

### Terms and Conditions for Personal Loan

- All customers who have successfully applied for a personal loan (including personal instalment loan, personal credit line and personal overdraft) within the promotion period will be entitled to for additional chances to enter the lucky draw.
- Allocation of chances will be based on new funds only and will not be applicable to customers who are restructuring their loan.
- 1 lucky draw chance will be allocated for every BND1, 000 new loan amount. New loan amount will be rounded down to the nearest thousand before conversion to chances, i.e. a loan amount of BND8,900, will be rounded down to BND8,000 and will receive 8 chances into



the lucky draw and a loan amount of BND4,100 will be rounded down to BND4,000 and will receive 4 chances

- Amount converted from personal credit line to personal instalment loan are not considered as new funds and customer will not be entitled to any lucky draw chances

#### **Terms and Conditions for Deposit Account**

- All new and existing HSBC personal customers who hold and/or apply for the Time Deposits Account in both Local and Foreign Currency will receive chances to enter into the lucky draw.
- Each customer who successfully opens a Brunei Dollar Time Deposit Account will receive a maximum of 2 draw entries.
- Each customer who successfully opens a Foreign Currency Time Deposit Account will receive a maximum of 4 draw entries.

#### **Terms and Conditions for Safe Deposit Box**

- Each customer who successfully opens a Safe Deposit box will receive a maximum of 2 draw entries irrespective of the size of the safe deposit box.

#### **Terms and Conditions for Investment**

- Investment products include open-end Unit Trusts, Bond/Fixed Income Funds and Structured Products
- Each customer who successfully takes up a one-lump sum investment product is entitled to a maximum of 1 draw entry for every BND1,000 invested
- For a one-lump sum investment, the investment amount will be rounded down to the nearest thousand before conversion to chances, i.e. a investment amount of BND89,000, will be rounded down to BND80,000 and will receive 80 chances into the lucky draw.

#### **Terms and Conditions for Insurance**

- Each customer who successfully takes up a Life Insurance product is entitled to 1 lucky draw entry.
- Each customer who successfully takes up a Credit enhancement product is entitled to 1 lucky draw entry.
- This Promotion is applicable to the following Life insurance and Credit enhancement products:



### *Life Insurance*

- AIA Term plan (5 years and above);
- AIA Prime Life;
- AIA US Dollar Whole Life Special;
- AIA 18/21 TMAE;
- AIA Living Essential;
- AIA Smart Growth;
- AIA FlexiPA;
- AIA Child Accident Shield; and
- Takaful Sinar.
- AIA Mortgage Reducing Term Assurance;
- IIT Mortgage Takaful Plan for Home Loan (referral).

### *Credit enhancement products*

- NICB Building & Home Content Insurance;
- NICB Fire Insurance;
- NICB Travel Insurance (referral);
- NICB Motor Insurance (referral);
- TBIBD Takaful Fire; and
- TBIBD Takaful Houseowner and Householder
- IITSB Motor Insurance

### **Terms and Conditions for the Referral Programme**

- The Referral Programme is open to all customers of HSBC.
- For every successful referral made, the referrer will be entitled to 1 lucky draw entry.
- There will be 5 lucky draw prizes to be given away with BND500 each.
- In order to be eligible for the Referral Programme, the referrer must submit the names of referees by 28 November 09 and the referees must successfully sign-up by 9 December 09.
- In the event that the same referee is being referred by two different referrers, the lucky draw entry will be allocated based on date of referral's submission (i.e. the earlier submission will get the entry).
- Successful referrals hereby shall be defined as those who currently do not have any existing banking relationship with The Hongkong and Shanghai Banking Corporation Limited ("The Bank") in Negara Brunei Darussalam join PowerVantage Plus as the principal account holder during the Promotion Period.
- The lucky draw for the Referral Programme will be conducted on 16 December 09.

