

Terms and Conditions of HSBC Premier Birthday Gift Program

1. This program presents a birthday gift for customers who already have an HSBC Premier account for at least 14 months after the birthday month in the previous year, have an average combined balance¹ of IDR1 billion for 6 months in the month before the birthday month and meet one of the following criteria:

Tier	Overall Balance	Investment Product Balance
Tier 1	IDR1,000,000,000 – 1,999,999,999	-
	IDR2,000,000,000 – 4,999,999,999	< IDR250.000.000
Tier 2	IDR2,000,000,000 – 4,999,999,999	≥ IDR250,000,000
	IDR5,000,000,000 – 9,999,999,999	< IDR500,000,000
Tier 3	≥IDR10,000,000,000	≤IDR499,999,999
Tier 4	IDR5,000,000,000 – 9,999,999,999	IDR500,000,000 – 999,999,999
	≥ IDR10,000,000,000	IDR500,000,000 – 999,999,999
Tier 5	IDR5,000,000,000 – 9,999,999,999	≥I DR1,000,000,000
	≥ IDR10,000,000,000	≥ IDR1,000,000,000

Illustration:

Customer opened an HSBC Premier account in March 2020 and met the requirement for total combined average balance. If the Customer's birthday is in May 2021, the average combined balance to be checked is in April 2021, March 2021, February 2021, January 2021, December 2020, and November 2020. Then the customer is entitled to receive a birthday gift

2. This program does not apply for customers with correspondence addresses and cellular telephones outside Indonesia..
3. Customer is required to have a cellular phone number and email address registered with the bank, and the Customer is obliged to ensure the accuracy of the information
4. Terms and conditions may change at any time without any further notice.

NB : The form of gifts given may vary. For more information, please contact your Relationship Manager.

¹ The combined balance is the total amount of funds held in HSBC