

## Frequently Asked Questions (FAQ)

**1. What is the SBP Cash Back promotion?**

The SBP Cash Back Promotion allows eligible customers to receive S\$10 Cash Back for every S\$200 fresh funds invested per month in any eligible counter for two consecutive months with successful GIRO deduction, provided the investment amount is not reduced during this period.

**2. What is the maximum Cash Back for each POEMS account?**

The maximum Cash Back per SBP account is S\$50.

**3. How much Cash Back with every S\$200 investment amount?**

You will receive S\$10 cashback after successfully completing the two consecutive months of subscription via GIRO and cap on S\$50.

**4. If I invest in Tencent HK SDR with S\$800 per month for 2 consecutive months subscription, will I receive S\$40 Cash Back?**

Yes

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Back
April 2026	Tencent HK SDR 10to1	S\$800	2 consecutive months	S\$40
May 2026	Tencent HK SDR 10to1	S\$800		

\*This example should not be considered as financial advice.

**5. Am I eligible for the cashback if I subscribe to any eligible counters with a total of S\$200 (e.g., Counter A: S\$100, Counter B: S\$100) over two consecutive months via GIRO, even if I do not subscribe S\$200 for each eligible counter per account?**

Yes, you are eligible for the cashback because it is granted with every S\$200 invested. Please refer to the example below

Month	Investment counter	Monthly Investment Amount	Investment Period	Cash Back
April 2026	Tencent HK SDR 10to1	S\$100	2 consecutive months	S\$10
	BYD HK SDR	S\$100		
May 2026	Tencent HK SDR 10to1	S\$100		
	BYD HK SDR	S\$100		

\*This example should not be considered as financial advice.

**6. What are the eligible counters for this cashback promotion?**

There are 18 eligible counters:

- a) Bank of CN HK SDR 1to1
- b) Alibaba HK SDR 5to1
- c) BYD HK SDR 10to1
- d) HSBC HK SDR 5to1
- e) Tencent HK SDR 10to1
- f) MEITUAN HK SDR 5to1
- g) PING AN Insurance HK SDR 2to1
- h) XIAOMI HK SDR 2to1
- i) JD HK SDR 10to1
- j) PETROCHINA HK SDR 1to2
- k) SMIC HK SDR 5to1
- l) CATL HK SDR 30to1
- m) Pop Mart HK SDR 20to1
- n) Laopu Gold HK SDR 50to1
- o) Trip.com HK SDR 50to1
- p) Baidu HK SDR 10to1
- q) China Mobile HK SDR 5to1
- r) Zijin Gold HK SDR 10to1

**7. How do I get the maximum Cash Back of S\$50?**

To receive the maximum cashback, you must subscribe to any eligible counter with an investment of S\$1,000 per month for two consecutive months via GIRO.

**8. What happens if my GIRO deduction fails once during the two-month subscription period?**

You will not be eligible for the promotion. The investment must be continuous for two months via Giro. Any missed or delayed payments will result in disqualification.

**9. Can I change my investment to a different eligible counter during the promotion period?**

**Eg. I invest in Tencent HK SDR 10to1 with S\$200 in the beginning and change to BYD HK SDR 10to1 subsequently?**

A: No, your investment will not qualify for the promotion.

Month	Investment counter	Investment Amount S\$	Cash Back
April 2026	Tencent HK SDR 10to1	200	S\$0
May 2026	BYD HK SDR 10to1	200	

**10. Can I change the investment amount for the eligible counter during the 2 consecutive months subscription?**

Yes, customers can increase and decrease their investment amount but if you reduce your investment during the two-month GIRO subscription period, you will not qualify for the promotion. (Refer to illustration A below)

The cashback is calculated based on your first month's investment amount. For example, if you invest S\$200 in the first month, then S\$400 in the second month, your cashback will still be S\$10. (Refer to illustration B below)

illustration A

Month	Investment counter	Investment Amount S\$	Cash Back
April 2026	Tencent HK SDR 10to1	400	S\$0
May 2026	Tencent HK SDR 10to1	200	

customers can decrease their investment amount but if you reduce your investment amount during the two-month GIRO subscription period, you will not qualify for the promotion.

illustration B

Month	Investment counter	Investment Amount S\$	Cash Back
April 2026	Tencent HK SDR 10to1	200	S\$10
May 2026	Tencent HK SDR 10to1	400	

customers can increase their investment amount. The cashback is based on your first month's investment. For example, if you invest S\$200 in the first month, then S\$400 in the second month, your cashback will still be S\$10.

**11. What is an example of 2 consecutive months subscription with GIRO?**

Month	Investment counter	Investment Amount S\$
April 2026	Tencent HK SDR 10to1	200
May 2026	Tencent HK SDR 10to1	200

**12. When can I receive the Cash Back?**

The Cashback will be credited to your SBP account ledger approximately 30 working days from the end of your consecutive 2-month subscription period with GIRO.

**13. If I apply for the SBP application during the promotion period but only submit the GIRO application after the promotion period, am I eligible?**

No. To qualify for this promotion, both the SBP online application and the GIRO application (apply by eGIRO) must be submitted within the promotion period and successfully processed/approved. The SBP online application and GIRO application must be completed within the promotion period to be eligible.

**14. Is GIRO the only payment method for this promotion?**

Yes

**15. May I submit GIRO via paper form or e-GIRO to qualify for the promotion?**

To be eligible for this promotion, clients must submit e-GIRO. Paper GIRO (physical form) submissions are not accepted during the promotion period.

**16. If my SBP account was suspended in the past six months and re-activated during the promotion period, will my funds be considered as Fresh Funds?**

No

**17. If my SBP account is terminated during the promotion period and I reapply during the promotion period, will I still be eligible for the promotion?**

No

**18. Do I qualify for the promotion if I change my subscription to another eligible counter from an existing eligible counter?**

No, change of investment instructions between any eligible HK SDR to another eligible counter will not be considered as fresh funds, and will not qualify for the Cash Back.