



Terms and Conditions for the HSBC Visa Infinite Credit Card Welcome Gift Promotion (1 September to 31 December 2021)

1. This promotion is referred to as the HSBC Visa Infinite Credit Card Welcome Gift Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to Eligible Applicants (as defined below).
2. To participate in this Promotion, the primary HSBC Visa Infinite card (“**Card**”) application must be submitted between 1 September and 31 December 2021, both dates inclusive, or such other dates as determined by HSBC at its discretion (“**Promotion Period**”), and the application must be approved and issued by HSBC by 15 January 2022 (applicants who fulfill such criteria are referred to as “**Eligible Applicants**”).
3. Eligible Applicant shall be entitled to **SGD550 Mandarin Oriental, Singapore Vouchers** as the welcome gift (“**Gift**”) and Qualified Cardholders will be notified by the Notification Date (as set out in Clause 8), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
4. In addition, each Eligible Applicant that successfully submits his/her Card application online using Myinfo via Singpass at www.hsbc.com.sg/infinite, www.hsbc.com.sg/cards, www.hsbc.com.sg/applycard and/or such other online channel communicated by HSBC to such Eligible Applicant, shall be eligible to receive **SGD30 cashback** (the “**Exclusive Gift**”).
5. For the Gift, a redemption letter with the vouchers will be sent to the Qualified Cardholder's valid billing address (based on HSBC's records) by the Notification Date (as set out in Clause 8). Any request for early fulfillment of a Gift and/or an Exclusive Gift will not be granted nor entertained by HSBC.
6. For the Exclusive Gift, an SMS redemption code with the redemption details (including redemption period and location) (“**SMS**”) will be sent to the qualifying Eligible Applicant's valid mobile phone number (based on HSBC's records) (as set out in Clause 8) . In the event there is no valid mobile phone number, a redemption letter will be sent to the qualifying Eligible Applicant's billing address (based on HSBC's records). Any request for early fulfillment of an Exclusive Gift will not be granted or entertained by HSBC. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable.
7. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift and/or an Exclusive Gift redeemed thereafter is not exchangeable, non-transferable and non-replaceable.

8. The Card Account Opening Date and Notification Date(s) as set out below:

Card Account Opening Date	Notification Date (Gift)	Notification Date (Exclusive Gift)
1 – 30 September 2021	By 31 October 2021	By 30 November 2021
1 – 31 October 2021	By 30 November 2021	By 31 December 2021
1 – 30 November 2021	By 31 December 2021	By 31 January 2022
1 – 31 December 2021	By 31 January 2021	By 28 February 2022
1 – 15 January 2022	By 28 February 2022	By 31 March 2022

“**Card Account Opening Date**” means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

9. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift and/or the Exclusive Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before any Gift and/or Exclusive Gift is accorded and/or credited to the customer, HSBC reserves the right to forfeit the relevant Gift and/or Exclusive Gift at its sole discretion.
10. Customers who have cancelled the Card within the last 12 months are not eligible to receive the Gift or Exclusive Gift when they re-apply for the Card within 12 months of such cancellation.
11. In the event that a customer cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to charge that customer for the equivalent value of any Gift and/or Exclusive Gift awarded, as determined by HSBC in its discretion.



12. The Gifts and the Exclusive Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) and/or the Exclusive Gift with an item of equal or similar value without prior notice.
13. Use of the Gifts and/or the Exclusive Gift (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) and/or the Exclusive Gift or corresponding redemption letters (if any) after issuance.
14. HSBC may, at its discretion, substitute the Gift or the Exclusive Gift with an item of equal or similar value without prior notice.
15. HSBC and Mandarin Oriental, Singapore reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
16. All information is accurate at the time of publishing or posting online.