

[\(A\) HSBC Multiply your Prosperity 2022 Promotion Terms and Conditions](#)

[\(B\) HSBC Multiply your Prosperity 2022 Promotion FAQ](#)

(A) HSBC Multiply your Prosperity 2022 Promotion Terms and Conditions

1. This Multiply Your Prosperity Promotion 2022 ("**Promotion**") is valid from 1 January 2022 to 28 February 2022, both dates inclusive ("**Promotional Period**") unless otherwise stated, and is offered by HSBC Bank (Singapore) Limited ("**HSBC**" or the "**Bank**") to customers:
 - a. who hold one or more main HSBC credit cards (except HSBC corporate cards and HSBC debit cards) issued by HSBC in Singapore (each, a "**Card**") as a credit cardholder; and
 - b. whose Card account is in good standing with HSBC over the entire Promotional Period and at the time of fulfillment (as determined by HSBC at its discretion), (each such customer, a "**Cardholder**").
2. HSBC reserves the right to determine at our discretion whether:
 - a. Cardholder(s) have met all the requirements of this Promotion; and
 - b. Charges made to a Card qualify towards fulfilment of the relevant accumulated minimum Qualifying Spend (as defined below) set for the purposes of this Promotion.
3. For the purpose of this Promotion:

"**Qualifying Spend**" shall mean posted retail transactions (including but not limited to monthly charges under the interest free instalment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase), including Local Retail Transactions, Online Transactions and Overseas Transactions, charged to a Registered Card (as defined below) account and/or to the account of the supplemental cardholder of the relevant Registered Cardholder (as defined below) during the Promotional Period BUT shall exclude the Excluded Transactions.

"**Local Retail Transactions**" shall mean posted retail transactions (excluding Online Transactions) which are successfully carried out in Singapore dollars to a Registered Card account and/or to the account of the supplementary cardholder of the relevant Registered Cardholder.

"**Online Transactions**" shall mean all retail transactions successfully charged to a Registered Card account and/or to the account of a supplemental cardholder of a Registered Cardholder made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks during the Promotional Period.

"**Overseas Transactions**" shall mean all overseas transactions successfully carried out outside Singapore

and charged in foreign currency to a Registered Card account and/or to the account of a supplemental cardholder of a Registered Cardholder during the Promotional Period.

"Excluded Transactions" shall mean any of the following (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / MasterCard):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to Grab Top-Up, EZ-Link, Transitlink, NETS FlashPay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment) other than (tuition fee payments) to the following educational institutions:
 - National University of Singapore (NUS);
 - Nanyang Technological University (NTU);
 - Singapore Management University (SMU);
 - Singapore University of Technology and Design (SUTD);
 - Singapore Institute of Technology (SIT) and Singapore University of Social Sciences (SUSS);
 - Singapore Polytechnic (SP);
 - Nanyang Polytechnic (NYP);
 - Ngee Ann Polytechnic;
 - Republic Polytechnic;
 - Temasek Polytechnic;
- Any AXS and ATM transactions;
- Any payments or transactions on Carousell;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;

- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC; and
- Any unposted, cancelled, disputed and refunded transactions, and such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

4. To participate in this Promotion, a Cardholder must (in no particular order):
- Register their interest via the [HSBC Credit Card Campaign Registration Form](#) ("**E-Form**") using the gift code **HUAT** within the Promotional Period (each successfully registered Cardholder shall be a "**Registered Cardholder**" and the Card used by him/her to make the registration will be a "**Registered Card**"). If the gift code consists of a spelling error, the registration will be void and you will not be eligible for this Promotion.
 - Be among the first 3,000 Registered Cardholders to (i) charge a minimum Qualifying Spend of S\$3,800 and (ii) make a minimum of 10 qualifying transactions within the Promotional Period to their Registered Card(s). All Qualifying Spend with transaction dates charged within the Promotional Period must be posted to a Registered Cardholder's Card account by 15 March 2022.

For the avoidance of doubt, participation in this Promotion is based on the first 3,000 Registered Cardholders who satisfy all requirements under Clause 4b, regardless of when registration under Clause 4a was completed.

5. Each Registered Cardholder who has satisfied the relevant requirements under Clause 4 shall be entitled to one **(1) unit of S\$80 worth of Dining Voucher at Goodwood Park Hotel** (the "**Gift**") and two (2) chances to participate (the "**Chance**") in the Sure-Win Hong Bao game (the "**Game**").

Minimum Qualifying Spend (includes 10 qualifying transactions)	Gift	Chance(s)	Gift Code	
S\$3,800	1 unit of S\$80 worth of Dining Voucher at Goodwood Park Hotel	2	HUAT	Limited to the first 3,000 redemptions
S\$4,800		3		
S\$5,800		4		
S\$6,800		5		

6. The first 10,000 applicants that submit a primary Card application between 1 January 2022 to 28 February 2022 and are approved by 15 March 2022 ("**Qualified Applicant**") will be awarded one (1) Chance per Cardholder. For the avoidance of doubt, a Qualified Applicant does not need to fulfil the requirements under Clause 4 to be awarded this one (1) Chance. In addition to the one (1) Chance, a Qualified Applicant may also participate in the Promotion by fulfilling the requirements under Clause 4.
7. Registered Cardholders who have satisfied all the relevant requirements under Clause 4b and Qualified Applicants shall be referred to as a "**Qualified Cardholder**". HSBC shall in its absolute discretion determine if a Qualified Cardholder has satisfied the terms and conditions of this Promotion.
8. Each Qualified Cardholder can receive a maximum of up to six (6) Chances.

9. An SMS containing the one (1) unique code (the "**Chance Code**") for the purpose of the Game and the number of awarded Chance(s) will be sent to each Qualified Cardholder's registered mobile number in HSBC's records by 31 March 2022, barring any unforeseen technical delays.
10. If there any issues regarding the non-receipt of an SMS containing the Chance Code, Qualified Cardholders must contact HSBC by 15 April 2022. Please refer to Clause 41 below for the relevant contact details.
11. With each Chance, each Qualified Cardholder can participate in the Game to win one of the following prizes:
 - a. OSIM uDivine Mini 2 Massage Sofa
 - b. Dyson Air Purifier TP03
 - c. S\$188 Cash Credit
 - d. NETS FlashPay Card worth S\$50
 - e. S\$38 Dining Voucher at Goodwood Park Hotel
 - f. S\$20 Lazada e-Voucher
 - g. S\$10 Grab Ride e-Voucher
 - h. S\$8 Cash Credit

For the avoidance of doubt, if a Registered Cardholder does not receive any Chance Code, he/she will not be entitled to any of the Prizes above.

12. There will be a total of 25,000 Prizes available to be won for the Promotion, in the following quantities:

Prizes	Number of Winner(s)
OSIM uDivine Mini 2 Massage Sofa	10
Dyson Air Purifier TP03	20
S\$188 Cash Credit	30
NETS FlashPay Card worth S\$50	750
S\$38 Dining Voucher at Goodwood Park Hotel	1,000
S\$20 Lazada e-Voucher	2,400
S\$10 Grab Ride e-Voucher	6,400
S\$8 Cash Credit	14,390
Total Prizes	25,000

The Promotion is subject and limited to the availability of the Prizes above.

13. Awarded Chance(s) must be utilised by Qualified Cardholders by submitting the relevant Chance Codes in

the Game between 31 March 2022 and 30 April 2022. Qualified Cardholders can access the Game via the link included in the SMS containing the Chance Code or at hsbc.com.sg/surewin. Unutilised Chance(s) will be forfeited.

14. The Prize(s) allocated to each Qualified Cardholder through the Game will be chosen by our computer programme designed specifically for the purpose of the Promotion at 20 Pasir Panjang Road Level 13 Mapletree Business City East Lobby Singapore 117439. The computer programme will randomly allocate Prize(s) to Qualified Cardholders in real time.
15. The random selection and allocation of Prize(s) to the respective Qualified Cardholders will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.
16. Card account(s) must not be closed before any Gift and/or Prize(s) is awarded to the Qualifying Cardholder(s). All Chance(s) awarded to Qualifying Cardholder(s) will be forfeited if Card account(s) is closed. Such Chances cannot be reinstated.
17. HSBC reserves the right to review and adjust the number of Chances awarded to any Qualified Cardholder without prior notice if the Registered Card account is determined by the Bank to have fulfilled / not fulfilled any of the eligibility criteria or any of the terms and conditions of the Game, after awarding the Chances. HSBC's decision will be conclusive and binding.
18. All chances awarded to Qualified Cardholder(s) are strictly not transferable nor assignable.
19. Each Qualified Cardholder can receive a maximum of one (1) Gift and/or up to six (6) Prize(s) depending on the number of awarded Chances.
20. Use of the Gift and Prize(s) is subject to the terms and conditions of the merchants providing the relevant products and/or services; please refer to the respective merchants 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, damaged or stolen Gift and/or Prize(s) after issuance.
21. The Gift and Prize(s) are not exchangeable for cash, reward points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift and/or Prize(s) with an item of equal or similar value without prior notice.
22. If any Qualifying Spend is cancelled or reversed during or after the Promotional Period such that the total Qualifying Spend charged to a Registered Card during the Promotional Period falls short of the relevant minimum Qualifying Spend, the relevant Cardholder will not be considered to have met the Qualifying Spend and will not be considered a Qualified Cardholder.
23. All Qualifying Spend transactions charged to the Cards in the name of the same Cardholder will be aggregated together to qualify for the minimum Qualifying Spend. HSBC is not responsible for any failure or delay in the transmission of Qualifying Spend transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunications provider.
24. Supplementary cardholders are not eligible for this Promotion. However, for each main Cardholder who is a Registered Cardholder, Qualifying Spend made by supplementary cardholders will be consolidated under such main Cardholder's Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

25. Qualified Cardholders who are eligible for the Gift and/or have won a Prize(s) through the Game will receive an electronic/physical redemption letter(s) by 31 May 2022 stating the redemption details of their Gift and/or Prize(s) ("**Redemption Letter**").
26. Redemption Letters will be sent to the Qualified Cardholders' electronic mailing address and/or mailing address as per HSBC's record by 31 May 2022.

Prizes	Type of Redemption Letter
OSIM uDivine Mini 2 Massage Sofa	Physical
Dyson Air Purifier TP03	Physical
S\$188 Cash Credit	Electronic
NETS FlashPay Card worth S\$50	Physical
S\$38 Dining Voucher at Goodwood Park Hotel	Physical
S\$20 Lazada e-Voucher	Electronic
S\$10 Grab Ride e-Voucher	Electronic
S\$8 Cash Credit	Electronic

27. Qualified Cardholders shall redeem their Gift and/or Prize(s) via the process and at the location stated in the Redemption letter(s) by 31 July 2022.
28. For Qualified Cardholders who have won cash credit Prize(s), the cash credit Prize(s) will be automatically credited to their Registered Card account used to incur the Qualifying Spend by 31 May 2022.
29. If there any issues regarding the non-receipt of the Redemption Letter, Qualified Cardholders must contact HSBC by 15 June 2022. Please refer to Clause 41 below for the relevant contact details.
30. HSBC assumes no liability for any Gift and/or Prize(s) that are lost during mailing or delivery.
31. Registrations in any other format, and/or E-Form registrations with incorrect information will be automatically disqualified. An acknowledgement of registration will be displayed on the website after the E-Form registration has been submitted. This acknowledgement of participation does not entitle a registrant to the Gift and/or Chance(s), even if the Qualifying Spend requirement is met.
32. SMS delivery is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.
33. Electronic mail delivery is dependent on the relevant network service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any electronic mail by any party.
34. By registering for this Promotion, a Cardholder consents to the use of his/her personal data by the Bank to contact him/her with updates and offers relating to this Promotion, including the use of the Cardholder's telephone number and email address to contact him/her via SMS and email.

35. The Qualifying Spend accumulated by a Registered Cardholder for this Promotion is not valid for the purpose of, and cannot be used for, any other offers or promotions unless otherwise stated.
36. In the event that a Registered Card is voluntarily or involuntarily cancelled or terminated or suspended for any reasons whatsoever, or a Qualified Cardholder is determined by HSBC (in its sole discretion) not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Qualified Cardholder at its sole discretion.
37. HSBC's records relating to this Promotion including but not limited to any details relating to registration or qualification (including Qualifying Spend) shall be final and binding on all Cardholders.
38. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
39. HSBC reserves the right to vary, delete or add to any of these terms and conditions, or withdraw or alter the Promotion at any time without prior notice.
40. In the event of any dispute relating to this Promotion, the decision of HSBC shall be final.
41. Should there be any issues related to this Promotion, Cardholders may contact HSBC at 1800-HSBC NOW (4722 669) or e-mail to direct@hsbc.com.sg.
42. This Promotion is strictly not valid with other offers or promotions unless otherwise stated. For the avoidance of doubt, Cardholders who register their Card under this Promotion shall not be eligible to participate in any other HSBC credit card promotions or similar promotions offered by the Bank during the Promotional Period. Likewise, Cardholders who register their Card under other promotions shall not be eligible to participate in this Promotion.
43. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
44. All information is accurate at the time of publishing or posting online.

(B) HSBC Multiply your Prosperity 2022 Promotion FAQ

Q: What is the qualifying spend period of this Promotion?



Q: How does this Promotion work?



Q: Can my Supplementary Cardholder register for this Promotion?



Q: What is the Gift for this Promotion?




















Q: Do all forms of card spend qualify for this Promotion?



Q: I have multiple HSBC credit cards and/or supplementary cards. Can I combine the transactions made on different Cards?



- Q: I made the Qualifying Spend on my credit card within the Promotional Period. However, I've lost my credit card. Can I still receive Gift and Chance(s)? 
- Q: How will the total Qualifying Spend amount be calculated? 
- Q: Can I meet the minimum Qualifying Spend amount in a single transaction? 
- Q: I have spent S\$4,000 with 5 qualifying transactions on my Visa Platinum Card and another S\$1,800 with 5 qualifying transactions on my Revolution Card within the Promotional Period. Since the total Qualifying Spend is more than S\$5,800, will I qualify for the Gift and Chance(s) if I only register one (1) card? 
- Q: Am I entitled to more than one Gift if my total Qualifying Spend is S\$12,000? 
- Q: What are Chance(s) for and when we will receive the Chance(s)? 
- Q: How can I use the Chance(s)? 
- Q: What is the Sure-Win Hong Bao game? 
- Q: Will I not win any Prizes from the Sure-Win Hong Bao game? 
- Q: Can I win the same prize more than once? 
- Q: What are the Prizes from the Sure-Win Hong Bao game? 
- Q: If I have 5 Chance(s), do I have 5 different Chance Codes? 
- Q: How can I view the Prizes that I have won? 
- Q: When will I be notified if I have qualified for the Gift and Prize(s)? 
- Q: How and where can I redeem the Gift and Prize(s)? 
- Q: What happens if I do not collect my Gift and/or Prize(s) before 31 July 2022? 
- Q: Are there any other terms and conditions for the Promotion? 

Keen to enjoy these promotions and more?

With an HSBC credit card. It's easy to enjoy all of life's privileges.
Find one that suits your needs today.

Need to get in touch with us?

Call us: 1800-HSBC NOW (1800 4722 669) | Calling from outside of Singapore: (65) 6-HSBC NOW (4722 669) or Email us: direct@hsbc.com.sg

[Apply for a card now](#)

Stay in the know

Subscribe to our newsletter to be the first to receive the latest promotions from us >

 Share this

