



Terms and Conditions for the HSBC Supplementary Credit Card Sign Up Promotion (1 May to 31 December 2022)

General

1. This promotion is referred to as the HSBC Supplementary Credit Card Sign Up Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to primary HSBC Credit Card cardholders (“**Cardholder**”). This Promotion is limited to new supplementary credit card applications (the “**Application**”) of HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard credit card (in SGD) credit card or HSBC Visa Infinite credit card (“each, a “**Card**”) by a Cardholder and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To be eligible for the Gift(s) (as defined below):
 - a. applicants must submit the Application between 1 May 2022 and 31 December 2022, both dates inclusive, or such other dates as determined by HSBC at its discretion (the “**Promotion Period**”);
 - b. the Application must be approved and the Card must be issued by HSBC by 15 January 2023; and
 - c. applicants must, at the time of submitting their Application, provide to HSBC their consent to receive marketing and promotional materials from HSBC.

Where all the criteria in 2(a) to 2(c) are met, applicants are referred to as “**Eligible Applicants**”.

3. HSBC 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.
4. The Gifts 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) with an item of equal or similar value without prior notice.
5. For the purpose of this Promotion:

“**Qualifying Transactions**” shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (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 skill.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 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);
- Any AXS and ATM transactions;
- 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 to educational institutions;
- 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;
- Any unposted, cancelled, disputed and refunded transactions;
- And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

"Card Account Opening Date" means the date printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

6. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **"Qualified Cardholder"**) to be entitled to the following gift (**"Gift"**):

Gift	<p>SGD30 cashback per supplementary card (capped at 5 supplementary cards per Cardholder)</p> <ul style="list-style-type: none"> ▪ Did not cancel any supplementary card(s) within last 12 months prior to the Card Account Opening Date*; and ▪ Charge a minimum of 1 Qualifying Transaction to the supplementary card(s) from the Card Account Opening Date to the end of the following month ("Qualifying Spend Period"); and has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant.*in each case prior to the approval date of their new Card application under this Promotion.
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7. For the purposes determining the Qualifying Transactions, the following shall apply:
- a. if a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over, the Qualified Cardholder will not be considered to have incurred the Qualifying Transactions; and
 - b. where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Transactions for this Promotion has been met.
8. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 12), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
9. The cashback will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 12), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.
10. The cashback can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
11. The Qualifying Spend Period and Notification Date(s) as set out below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
1 – 31 May 2022	1 May 2022 – 30 June 2022	By 31 July 2022
1 – 30 June 2022	1 June 2022 – 31 July 2022	By 31 August 2022
1 – 31 July 2022	1 July 2022 – 31 August 2022	By 30 September 2022
1 – 31 August 2022	1 August 2022 – 30 September 2022	By 31 October 2022
1 – 30 September 2022	1 September 2022 – 31 October 2022	By 30 November 2022
1 – 31 October 2022	1 October 2022 – 30 November 2022	By 31 December 2022
1 – 30 November 2022	1 November 2022 – 31 December 2022	By 31 January 2023
1 – 31 December 2022	1 December 2022 – 31 January 2023	By 28 February 2023
1 – 15 January 2023	1 January 2023 – 28 February 2023	By 31 March 2023

12. Each Qualified Cardholder is limited to a maximum of SGD150 cashback regardless of the number of supplementary Card(s) applied for and is subject to a maximum of 5 supplementary cards that can be nominated and linked to your card account.
13. In the event that a Qualified Cardholder cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that Cardholder's account for any cashback awarded to him/her in connection with the Promotion (where applicable), as may be determined by HSBC in its discretion.
14. This promotion is not valid in conjunction with other HSBC supplementary credit card sign up gift promotions.
15. 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. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded, HSBC reserves the right to forfeit the Gift at its sole discretion.
16. All information is accurate at the time of publishing or posting online.