



Terms and Conditions for the HSBC Credit Card Sign Up Promotion (1 November to 31 December 2021)

General

1. This promotion is referred to as the HSBC Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below). This promotion is only valid for applications for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard (in SGD) credit card (each, a "**Card**") and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To participate in this Promotion and be eligible for the Gift(s) or Exclusive Gift (as defined below):
 - a. applicants must submit their Card application between 1 November and 31 December 2021, 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 2022; and
 - c. applicants must, at the time of submitting their Card 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 determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by an Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. 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.
5. 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.
6. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. 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 Spend for this Promotion has been met.
7. All information is accurate at the time of publishing or posting online.
8. 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 skroll.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 (Electric, Gas, Water, and Sanitary);
- 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 calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

9. (a) 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 gifts (**"Gift"**) for each relevant offer (**"Offer"**):

Offer: (A) Up to SGD170 cashback, or (B) SGD30 cashback

Gift A – Eligible Applicant who (I) does not hold any existing HSBC Credit Card[#]; (II) has not cancelled any HSBC Credit Card[#] within the last 12 months prior to the Card Account Opening Date (each a **"New Cardholder"**); and (III) 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 shall be entitled to receive up to SGD170 cashback, which consists of:

- (i) SGD50 cashback if the Eligible Applicant makes 1 Qualifying Transaction from Card Account Opening Date to the end of the following month; and
- (ii) SGD120 cashback if the Eligible Applicant charged a minimum of SGD500 in Qualifying Transactions within the Qualifying Spend Period.

Gift B – Eligible Applicant who (I) holds an existing HSBC Credit Card[#] issued more than 12 months; (II) has not cancelled any HSBC Credit Card[#] within the last 12 months prior to the Card Account Opening Date (each an **"Existing Cardholder"**); and (III) 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 shall be entitled to receive SGD30 cashback if the Eligible Applicant charged a minimum of SGD500 in Qualifying Transactions within the Qualifying Spend Period.

- (b) In addition, each Eligible Applicant who (I) completes and successfully submits a Card application with Myinfo via Singpass between 1 November and 31 December 2021, both dates inclusive; (II) the application is approved and issued by HSBC by 15



January 2022; and (III) 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 shall be entitled to receive SGD30 cashback ("**Exclusive Gift**") in addition to the relevant Gift that he/she is eligible to receive under Clause 9(a).

	New Cardholder (Gift A)	Existing Cardholder (Gift B)
Gift	<p>Up to SGD170 cashback which consists of:</p> <ul style="list-style-type: none"> • SGD50 cashback – Charge 1 Qualifying Transaction from Card Account Opening Date to the end of the following month; and • SGD120 cashback - Charge a minimum of SGD500 in Qualifying Transactions from Card Account Opening Date to the end of the following month. <p>Provided that New Cardholder:</p> <ul style="list-style-type: none"> • Must not hold any existing HSBC Credit Card**; • Did not cancel any HSBC Credit Card# within last 12 months*; 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 <p><small>*in each case prior to the approval date of their new Card application under this Promotion. **in each case with the exception of HSBC Visa Infinite Credit Card.</small></p>	<p>SGD30 cashback</p> <ul style="list-style-type: none"> • Charge a minimum of SGD500 in Qualifying Transactions from Card Account Opening Date to the end of the following month <p>Provided that Existing Cardholder:</p> <ul style="list-style-type: none"> • Existing HSBC Credit Card# must be issued more than 12 months earlier*; • Did not cancel any HSBC Credit Card# within last 12 months*; 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 <p><small>*in each case prior to the approval date of their new Card application under this Promotion. **in each case with the exception of HSBC Visa Infinite Credit Card.</small></p>
Exclusive Gift for Credit Card Application with Myinfo via Singpass	<p>SGD30 cashback</p> <p>Provided that:</p> <ul style="list-style-type: none"> • the Eligible Applicant completes and successfully submits a Card application with Myinfo via Singpass between 1 November and 31 December 2021, both dates inclusive; • the application is approved and the Card is issued by HSBC by 15 January 2022; and • the Eligible Applicant has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Exclusive Gift is credited to the Eligible Applicant 	

- Qualified Cardholders will be notified by the Notification Date (as set out in Clause 14), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
- The relevant 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 14), barring any unforeseen technical delays. Any request for early fulfilment of a Gift and/or an Exclusive Gift will not be granted nor entertained by HSBC.
- 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.
- Each Qualified Cardholder is limited to (i) a maximum of one Gift, and (ii) where applicable, a maximum of one Exclusive Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only



the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

Qualifying Spend Period and Notification Date

14. The Qualifying Spend Period and Notification Date(s) as set out below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
1 – 30 November 2021	1 November and 31 December 2021	By 31 January 2022
1 – 31 December 2021	1 December – 31 January 2022	By 28 February 2022
1 – 15 January 2022	1 January – 28 February 2022	By 31 March 2022

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 and/or Exclusive Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift and/or an Exclusive Gift is accorded and/or credited to the Qualified Cardholder, HSBC reserves the right to forfeit the Gift and/or the Exclusive Gift at its sole discretion.