

REGISTRATION

Please submit your registration via our eForm to participate in the Exclusive Shop & Earn Promotion 2023/2024

Register ONCE with the gift code: **GIFT** between 16 November 2023 and 16 February 2024 via our eForm to be eligible to participate for both promotional periods.

Registration Link: <https://forms.hsbc.com.sg/en-sg/forms/credit-card-campaigns/>

TERMS AND CONDITIONS

1. This Exclusive Shop & Earn Promotion 2023/2024 ("**Promotion**") is valid for the following periods:
 - a. 16 November 2023 to 31 December 2023, both dates inclusive ("**Promotional Period 1**"); and
 - b. 1 January 2024 to 16 February 2024, both dates inclusive ("**Promotional Period 2**", together with Promotional Period 1, the "Promotional Periods" and each a "Promotional Period"),

unless otherwise stated, and is offered by HSBC Bank (Singapore) Limited ("**HSBC**" or the "**Bank**") to selected customers:

- a. who hold one or more main HSBC credit cards (except HSBC US dollar cards, HSBC corporate cards, and HSBC debit cards) issued by HSBC in Singapore (each, a "**Card**") as a primary credit cardholder; and
 - b. whose Card account is in good standing with HSBC over the entire Promotional Periods and at the time of fulfillment (as determined by HSBC at its discretion),
 - c. and who have been notified via an EDM and/or SMS sent by the Bank, in respect of this promotion (each such customer, a "**Selected Cardholder**"). This promotion is non-transferable.
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 the 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 Local Retail Transactions, Online Transactions and Overseas Transactions, charged to a Registered Card account (as defined below) and/or to the account of the supplemental cardholder of the relevant Registered Cardholder (as defined below) during the Promotional Periods BUT shall exclude the Excluded Transactions. In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase.

"**Local Retail Transactions**" shall mean retail transactions which are successfully carried out in Singapore dollars and charged 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 Periods.

"**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 Periods.

"**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, HSBC Card Instalment Plan and HSBC PayInInstalments
- 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 without notice or giving reasons.

4. To participate in this Promotion, a Cardholder must (in no particular order):
 - a. Register their interest via the [HSBC Credit Card Campaign Registration Form](https://forms.hsbc.com.sg/en-sg/forms/credit-card-campaigns/) ("**E-Form**") (link to <https://forms.hsbc.com.sg/en-sg/forms/credit-card-campaigns/>) using the Gift Code "**GIFT**" within the Promotional Periods (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/typo error, the registration will be void and you will not be eligible for this Promotion.
 - b. (i) Be among the first 500 Registered Cardholders to charge a minimum Qualifying Spend of S\$4,000 and make a minimum of 10 qualifying transactions within Promotional Period 1 to their Registered Card(s); AND/OR

- (ii) Be among the first 500 Registered Cardholders to charge a minimum Qualifying Spend of S\$4,000 and make a minimum of 10 qualifying transactions within Promotional Period 2 to their Registered Card(s)
 - c. Cardholders only need to register their interest once during the Promotional Periods to participate for both Promotional Period 1 and Promotional Period 2.
5. Each Registered Cardholder who has satisfied the relevant requirements under Clause 4b(i) shall be entitled to one (1) S\$160 GrabGifts digital voucher (the "Gift"); and each Registered Cardholder who has satisfied the relevant requirements under Clause 4b(ii) shall be entitled to one (1) S\$160 GrabGifts digital voucher (the "Gift"), in each case as determined by the Bank in its sole discretion ("Gift").

Minimum Qualifying Spend	Gift	Gift Code
S\$4,000 (includes 10 qualifying transactions)	S\$160 GrabGifts vouchers Limited to the first 500 Qualified Cardholders in respect of each Promotional Period. Please refer to Clause 4(b) above.	GIFT

A Registered Cardholder who has satisfied all the relevant requirements under Clause 4 shall be referred to as a "Qualified Cardholder". HSBC shall in its absolute discretion determine if a Registered Cardholder has satisfied the terms and conditions of this Promotion. HSBC's records relating to this Promotion including any details relating to registration and Qualifying Spend shall be final and binding on all Cardholders.

- 6. Registrations in any other format, and/or e-form registrations with incorrect information will be automatically disqualified. An acknowledgement of participation will be displayed on the website after the e-form registration has been submitted. This acknowledgement of participation does not equate to qualification of the Gift, even if the Qualifying Spend requirement is met.
- 7. 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.
- 8. Each Qualified Cardholder is limited to a maximum of one (1) Gift in respect of each Promotional Period.
- 9. All Qualifying Spend with transaction dates charged within the Promotional Period 1 must be posted to a Registered Cardholder's Card account by 5 January 2024. All Qualifying Spend with transaction dates charged within the Promotional Period 2 must be posted to a Registered Cardholder's Card account by 23 February 2024. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
- 10. This Promotion is strictly not valid with other offers or promotions (excluding HSBC Credit Card acquisitions promotions) unless otherwise stated. For the avoidance of doubt, this promotion will be given priority and Qualified Cardholders under this Promotion shall not be eligible to participate in the Festive Spend & Get Promotion 2023/2024 or other similar promotions offered by the Bank during the Promotional Periods.
- 11. Use of the Gift is subject to the terms and conditions of the merchant providing the relevant products and/or services; please refer to the respective merchant 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 after issuance.
- 12. The Gift is 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 with an item of equal or similar value without prior notice.
- 13. If any Qualifying Spend is cancelled or reversed during or after each Promotional Period such that the total Qualifying Spend charged to a Registered Card during each 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.

14. 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.
15. 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.
16. A redemption SMS containing details of the Gift will be sent to each Qualified Cardholder's registered mobile number in HSBC's records by 31 March 2024, barring any unforeseen technical delays.
17. If there are any issues regarding the non-receipt of the redemption SMS, Qualified Cardholders must contact HSBC by 30 April 2024. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final.
18. 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.
19. 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.
20. 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.
21. HSBC's records relating to this Promotion including but not limited to any details relating to registration and Qualifying Spend shall be final and binding on all Cardholders.
22. 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.
23. In case of a dispute, the decision of HSBC shall be final. Should there be any issues related to this Promotion, the Cardholder is required to contact HSBC at 1800-HSBC NOW (4722 669) by 30 April 2024.
24. 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.
25. All information is accurate at the time of publishing or posting online.

FREQUENTLY ASKED QUESTIONS

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

A: All Qualifying Spend must be transacted within the following periods:

- a. 16 November 2023 to 31 December 2023, both dates inclusive ("**Promotional Period 1**"); and
- b. 1 January 2024 to 16 February 2024, both dates inclusive ("**Promotional Period 2**"),

Q: How does this Promotion work?

A: To participate in this Promotion, a Cardholder must:

- a. Register their interest via the [HSBC Credit Card Campaign Registration Form](https://forms.hsbc.com.sg/en-sg/forms/credit-card-campaigns/) ("**E-Form**") (link to <https://forms.hsbc.com.sg/en-sg/forms/credit-card-campaigns/>) using the Gift Code "**GIFT**" within the Promotional Periods (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/typo error, the registration will be void and you will not be eligible for this Promotion.
- b. (i) Be among the first 500 Registered Cardholders to charge a minimum Qualifying Spend of S\$4,000 and make a minimum of 10 qualifying transactions within Promotional Period 1 to their Registered Card(s); AND/OR
(ii) Be among the first 500 Registered Cardholders to charge a minimum Qualifying Spend of S\$4,000 and make a minimum of 10 qualifying transactions within Promotional Period 2 to their Registered Card(s);
- c. Cardholders only need to register their interest once during the Promotional Periods to participate for both Promotional Period 1 and Promotional Period 2.

Q: Can I register for both the Festive Spend & Get Promotion 2023/2024 and this Promotion?

A:

No. Promotion is strictly not valid with other offers or promotions (excluding HSBC Credit Card acquisitions promotions) unless otherwise stated. For the avoidance of doubt, this promotion will be given priority and Qualified Cardholders under this Promotion shall not be eligible to participate in the Festive Spend & Get Promotion 2023/2024 or other similar promotions offered by the Bank during the Promotional Periods.

Q: What is the Gift for this Promotion?

A:

Minimum Qualifying Spend	Gift	Gift Code
S\$4,000 (includes 10 qualifying transactions)	S\$160 GrabGifts vouchers Limited to the first 500 Qualified Cardholders in respect of each Promotional Period. Please refer to Clause 4(b) above.	GIFT

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

A: Only local Retail Transactions, Online Transactions and Overseas Transactions (not including the Excluded Transactions) as defined below would count towards the minimum Qualifying Spend.

For the purpose of this Promotion:

"**Qualifying Spend**" shall mean posted retail transactions, including Local Retail Transactions, Online Transactions and Overseas Transactions, charged to a Registered Card account (as defined below) and/or to the account of the supplemental cardholder of the relevant Registered Cardholder (as defined below) during the Promotional Periods BUT shall exclude the Excluded Transactions. In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase.

"**Local Retail Transactions**" shall mean retail transactions (excluding Online Transactions) which are successfully carried out in Singapore dollars and charged 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 Periods.

"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 Periods.

"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, HSBC Cash Instalment Plan and HSBC PayInInstalments
- 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 without notice or giving reasons.

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

A: Yes. All Qualifying Spend transactions charged to the Primary Cards in the name of the same Cardholder will be aggregated together to qualify for the minimum Qualifying Spend.

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.

Q. I made the Qualifying Spend on my credit card within the Promotional Periods. However, I've lost my credit card. Can I still receive Gift?

A: Yes, you will still be eligible for Gift provided that the lost credit card has been replaced and activated.

Q. How do I know if I have successfully registered my Card? Would I know if I have qualified for the Gift before the end of the Promotional Periods?

A: An acknowledgement of participation will be displayed after the E-Form is submitted but you will need to ensure that the registration details provided is accurate otherwise you will not be successfully registered and will not be eligible for the Promotion. This acknowledgement of participation does not equate to qualification of the Gift, even if all the requirements of the participation is met.

Verification of the qualifying spend will only be done after the end of the Promotion Periods thus HSBC is not able to advise if you have qualified for the Gift before the end of the Promotional Periods.

Q. How will the total Qualifying Spend amount be calculated?

A: After the Promotional Periods, HSBC will verify if the minimum Qualifying Spend (less off any refunds/cancelled transactions) has been met by the Registered Cardholder. Qualifying Spend made by supplementary cardholders will be consolidated under the main Cardholder's HSBC Card account for the purpose of accumulating the minimum Qualifying Spend.

Q: Do I have to meet the minimum Qualifying Spend in a single transaction?

A: No. You have to accumulate your Qualifying Spend amount with a minimum of 10 qualifying transactions within each Promotional Period to be eligible for the Gift.

Q: If I meet the minimum Qualifying Spend amount of S\$4,000, but I do not meet the minimum of 10 qualifying transactions, will I receive the Gift?

A: No, Cardholders are only eligible for the Gift when they meet the minimum Qualifying Spend amount AND a minimum of 10 Qualifying transactions.

Q: I have spent S\$2,500 with 5 qualifying transactions on my Visa Platinum Card and another S\$2,000 with 5 qualifying transactions on my Revolution Card within the Promotional Period 1. Since the total Qualifying Spend is more than S\$4,000, will I qualify for the Gift?

A: 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

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.

Q: If I meet the minimum Qualifying Spend of S\$4,000 and 10 qualifying transactions in Promotional Period 1, will I be entitled to the Gift in Promotional Period 2?

A: No. A Registered Cardholder who has met the minimum Qualifying Spend for Promotional Period 1 will only be considered for the Gift in Promotional Period 1. A Registered Cardholder will need to make another Qualifying Spend of S\$4,000 and 10 qualifying transactions in Promotional Period 2 to be entitled to the Gift in Promotional Period 2. Each Qualified Cardholder is limited to a maximum of one (1) Gift in respect of each Promotional Period.

Q: Do I need to register twice to participate in both Promotional Period?

A: Each Cardholder only needs to register their interest ONCE anytime within the Promotional Periods for the Cardholder's spend to be taken into consideration for both Promotional Period 1 and Promotional Period 2.

Q: When will I be notified if I have qualified for the Gift?

A: Qualified Cardholders will receive an SMS notification / redemption on their mobile number registered with the Bank by 31 March 2024.

Q: Are there any other terms and conditions for the Promotion?

A: HSBC reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification 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.