


# Get the most out of life with your HSBC credit cards

Dear cardholder

Welcome to a brand new year of exciting offers with HSBC's Rewards Programme 2009/2010. To cater to your every need, this year's collection of rewards features over 100 different items ranging from fashion to gourmet escapades and home décor to leisure pursuits.

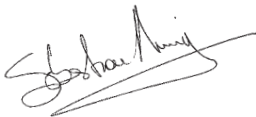
Plus, you can enjoy more savings when you redeem your rewards online with fewer points! Simply log on to [www.hsbc.com.sg](http://www.hsbc.com.sg) and check out our online Rewards catalogue.

HSBC Premier MasterCard® and HSBC Platinum Visa cardholders can look forward to some exclusive offers marked with this icon .

We have also lined up more surprises in the upcoming months. Visit our web site for the latest updates.

So, start charging to your HSBC credit card today and earn Rewards points to enjoy these irresistible treats!

Yours sincerely



Sebastian Arcuri  
Head of Personal Financial Services

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## How to redeem your rewards



### Ring in your rewards

Just pick up the phone and dial in to redeem your rewards!

1. Call 1800-REWARDS (739 2737).
2. Select 1 for "Redemption".
3. Key in your 16-digit HSBC credit card number and press #.
4. Key in your selected redemption code and press #.
5. Key in the number of vouchers required and press #.
6. Key in your NRIC or passport number and press #.
7. Key in your contact number and press #.
8. To redeem more rewards, select 1. To end the call, select 9 or call 1800-HSBC NOW (4722 669) to speak to a Customer Service Representative.



### Online special

Log on to catch these hot special deals, only available online!

Please have your [online@hsbc](mailto:online@hsbc) (Personal Internet Banking) ID and password ready.

If you are not an [online@hsbc](mailto:online@hsbc) customer, please register at [www.hsbc.com.sg](http://www.hsbc.com.sg).

1. Log on to [www.hsbc.com.sg](http://www.hsbc.com.sg).
2. Select "Credit Cards Rewards Catalogue" under Quick access.
3. Select items for redemption.
4. Check and enter quantity.
5. Select "Redeem Now".
6. Enter your [online@hsbc](mailto:online@hsbc) ID and password to confirm redemption.



### Cash in on these offers

Cash top-up deals where the cash amount will be charged to your HSBC credit card.



### HSBC Premier and Platinum special






Exclusively tailored for HSBC Premier MasterCard and Platinum Visa credit cardholders (for online redemption only).

### Redemption code

Displayed in brackets after the required points, you'll need to quote the correct redemption code to redeem the Rewards item you want.

For example: 2,500 points (4101)

2,500 points (5101)

			 		
Cold Storage S\$5 Voucher	1,200 points (4001)	1,100 points (5001)			HSBC's Rewards voucher to be used directly at Cold Storage cashier points. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
ComfortDelGro S\$5 Taxi Voucher	1,200 points (4002)	1,100 points (5002)			Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
KFC S\$5 Voucher	1,100 points (4003)	1,000 points (5003)			Not valid for KFC delivery orders. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Mrs Fields S\$10 Voucher	1,900 points (4004)	1,800 points (5004)			Vouchers are not valid for special promotional items. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Polar Puffs & Cakes S\$5 Voucher	1,100 points (4005)	1,000 points (5005)			Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Starbucks Coffee S\$5 Voucher	1,100 points (4006)	1,000 points (5006)			Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Community Chest S\$10 Donation	2,000 points (4007)	2,000 points (5007)			By making a donation, the cardholder consents to HSBC disclosing personal information such as name, NRIC/passport number, address and amount donated to the relevant charity in order for a tax deductible receipt to be issued. General terms and conditions apply.
Singapore Children's Society S\$10 Donation	2,000 points (4008)	2,000 points (5008)			By making a donation, the cardholder consents to HSBC disclosing personal information such as name, NRIC/passport number, address and amount donated to the relevant charity in order for a tax deductible receipt to be issued. General terms and conditions apply.



Mrs. Fields



KFC







Community Chest



Children's  
SOCIETY  
Caring for the Future

# Premier and Platinum

HSBC's Rewards Programme terms and conditions apply. All information is accurate at the time of printing. For latest details, visit [www.hsbc.com.sg](http://www.hsbc.com.sg).

			 	
alldressedup S\$50 Voucher	8,900 points (4009)	8,500 points (5009)	5,300 points + S\$20 (6009)	Multiple vouchers are allowed. No minimum purchase required. Not redeemable at Isetan Scotts. General terms and conditions apply.
Ben Sherman S\$50 Voucher	9,300 points (4010)	9,000 points (5010)	5,900 points + S\$20 (6010)	Valid for regular-priced merchandise only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
CYThe Custom Shop S\$50 Voucher	8,900 points (4011)	8,500 points (5011)	5,300 points + S\$20 (6011)	Valid for made-to-measure shirts and non-promotional fabrics only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
ETRO S\$50 Voucher	9,300 points (4012)	8,900 points (5012)	5,300 points + S\$20 (6012)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
GEOX S\$50 Voucher	8,900 points (4013)	8,600 points (5013)	4,700 points + S\$20 (6013)	Not valid with other promotions, discounts, privileges, offers, coupons, sale items and purchase of GEOX Gift Vouchers. Multiple vouchers are allowed. Any unused amount of the voucher will not be refunded. Voucher is not exchangeable for cash or kind. Voucher must be presented before payment. General terms and conditions apply.
Karen Millen S\$50 Voucher	9,300 points (4014)	9,000 points (5014)	5,900 points + S\$20 (6014)	Valid for regular-priced merchandise only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
The Link Group S\$50 Voucher	8,900 points (4015)	8,500 points (5015)	5,300 points + S\$20 (6015)	Valid at The Link, The Link bagbar, The Link Home and The Link Wedding. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



CYThe Custom Shop



GEOX






Karen Millen



The Link

# Shopping

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Isetan S\$20 Voucher	3,700 points (4016)	3,500 points (5016)	2,400 points + S\$8 (6016)	3,400 points (8016)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for Isetan vouchers at the Customer Service Counter at Isetan Scotts Level 4. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Isetan S\$60 Voucher (in denominations of S\$20)	11,000 points (4017)	10,400 points (5017)	7,000 points + S\$24 (6017)	10,000 points (8017)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for Isetan vouchers at the Customer Service Counter at Isetan Scotts Level 4. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Isetan S\$100 Voucher (in denominations of S\$20)	18,400 points (4018)	17,400 points (5018)	11,700 points + S\$40 (6018)	16,700 points (8018)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for Isetan vouchers at the Customer Service Counter at Isetan Scotts Level 4. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Metro Shoppers Cheque S\$20	4,000 points (4019)	3,800 points (5019)	2,400 points + S\$8 (6019)	3,600 points (8019)	Original HSBC's Rewards vouchers must be presented at any Customer Service Counter in Metro to exchange for Metro Shoppers Cheque. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions on usage of Metro Shoppers Cheque and HSBC's Rewards Programme apply.
Robinsons S\$20 Gift Voucher	4,000 points (4020)	3,800 points (5020)	2,400 points + S\$8 (6020)	3,600 points (8020)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for Robinsons gift vouchers at Robinsons Customer Service Counters at Centrepoint or Raffles City. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Takashimaya S\$50 Voucher	11,600 points (4021)	11,100 points (5021)	6,700 points + S\$20 (6021)	10,600 points (8021)	Voucher cannot be used or redeemed at the following outlets: Takashimaya Fitness Club, outlets selling vouchers, all specialty shops, independent tenants and any other services stipulated by the Takashimaya Department Store from time to time. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
TANGS S\$20 Voucher (Purple)	4,200 points (4022)	4,000 points (5022)	2,700 points + S\$8 (6022)		HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for TANGS vouchers (Purple) at the Customer Service Counter at TANGS Orchard or TANGS VivoCity. Not valid for merchandise at the TANGS Market. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
CapitaLand Mall S\$50 Voucher	11,600 points (4023)	11,100 points (5023)	6,700 points + S\$20 (6023)	10,200 points (8023)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for CapitalLand Shopping Vouchers at the respective Customer Service Counter at the following malls: Bugis Junction, Bukit Panjang Plaza, Funan DigitalLife Mall, IMV, Junction 8, Lot One, Plaza Singapura, Raffles City Shopping Centre, Sembawang Shopping Centre and Tampines Mall. CapitalLand Shopping Vouchers are also valid for use at the following malls: Clarke Quay, Rivervale Mall and The Atrium@Orchard. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
The Heeren Shops S\$20 Shopping Voucher	3,700 points (4024)	3,600 points (5024)	2,100 points + S\$8 (6024)		HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for The Heeren Shops vouchers at the Customer Service Counter. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
United Square Shopping Mall S\$50 Voucher	10,400 points (4025)	9,900 points (5025)	6,400 points + S\$20 (6025)	9,500 points (8025)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for United Square vouchers at the Customer Service Counter. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Velocity @ Novena Square Shopping Mall S\$50 Voucher	10,400 points (4026)	9,900 points (5026)	6,400 points + S\$20 (6026)	9,500 points (8026)	HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for Velocity@Novena Square vouchers at the Customer Service Counter. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
VivoCity S\$50 Voucher	10,900 points (4027)	10,500 points (5027)	7,000 points + S\$20 (6027)		HSBC's Rewards vouchers cannot be used directly at cashier points. Please exchange for VivoCity vouchers at the Customer Service Counter at Level 1 or 2 only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Isetan




Takashimaya



The Heeren Shops



VivoCity

			 		
Dorothy Perkins S\$20 Voucher	4,000 points (4028)	3,800 points (5028)	2,400 points + S\$8 (6028)	3,600 points (8028)	Valid for regular-priced merchandise only. Not redeemable at department store counters. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Energie S\$50 Voucher	9,300 points (4029)	8,900 points (5029)	5,300 points + S\$20 (6029)	8,500 points (8029)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
FOX Men/Women S\$20 Voucher	3,700 points (4030)	3,600 points (5030)	2,100 points + S\$8 (6030)	3,400 points (8030)	Not valid in conjunction with other promotions, discount cards/ coupons, sale items or purchase of gift cards. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Massimo Dutti S\$50 Voucher	9,800 points (4031)	9,400 points (5031)	5,900 points + S\$20 (6031)	9,000 points (8031)	Not valid for use during end of season sale and promotions. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Maxstudio.com S\$30 Voucher	5,900 points (4032)	5,700 points (5032)	3,500 points + S\$12 (6032)		Valid for regular-priced merchandise only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Miss Selfridge S\$20 Voucher	4,000 points (4033)	3,800 points (5033)	2,400 points + S\$8 (6033)		Valid for regular-priced merchandise only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Miss Sixty S\$50 Voucher	9,300 points (4034)	8,900 points (5034)	5,300 points + S\$20 (6034)	8,500 points (8034)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Hugo Boss S\$50 Voucher	7,700 points (4035)	7,300 points (5035)	3,500 points + S\$20 (6035)	7,000 points (8035)	Maximum of six vouchers allowed per receipt. Valid for Hugo Boss Men, Hugo Boss Women and Boss. No minimum purchase required. General terms and conditions apply.
Topman S\$20 Voucher	4,000 points (4036)	3,800 points (5036)	2,400 points + S\$8 (6036)	3,600 points (8036)	Valid for regular-priced merchandise only. Topman vouchers are not redeemable at Topshop and department store counters. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Topshop S\$20 Voucher	4,000 points (4037)	3,800 points (5037)	2,400 points + S\$8 (6037)	3,600 points (8037)	Valid for regular-priced merchandise only. Topshop vouchers are not redeemable at Topman and department store counters. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Warehouse S\$20 Voucher	4,000 points (4038)	3,800 points (5038)	2,400 points + S\$8 (6038)		Valid for regular-priced merchandise only. Not redeemable at department store counters. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Zara S\$20 Voucher	3,500 points (4039)	3,400 points (5039)	1,900 points + S\$8 (6039)		Not valid for use during end of season sale and promotions. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Energie



Massimo Dutti



Miss Sixty



Miss Selfridge

			 		
Lee Hwa Jewellery S\$50 Voucher	8,000 points (4040)	7,700 points (5040)	3,500 points + S\$20 (6040)	7,300 points (8040)	Valid only on gem set jewellery (including sale items) except Fashion Indulgences. Maximum of two vouchers allowed per receipt. No minimum purchase required. General terms and conditions apply.
TianPo Jewellery S\$20 Voucher	4,100 points (4041)	4,000 points (5041)	2,400 points + S\$8 (6041)	3,800 points (8041)	Valid for regular-priced items only. Not valid for 916/999 gold. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
SK Jewellery S\$20 Voucher	4,100 points (4042)	3,900 points (5042)	2,500 points + S\$8 (6042)	3,800 points (8042)	Valid with in-store sale and discount. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Charles & Keith S\$20 Voucher	3,900 points (4043)	3,700 points (5043)	2,100 points + S\$8 (6043)	3,600 points (8043)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Pedro S\$20 Voucher	4,100 points (4044)	4,000 points (5044)	2,400 points + S\$8 (6044)	3,600 points (8044)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Swatch S\$50 Voucher	9,700 points (4045)	9,300 points (5045)	5,300 points + S\$20 (6045)	8,900 points (8045)	Valid for Swatch watches and Swatch Bijoux items (excludes Flik Flak and watch accessories). Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Challenger S\$50 Voucher	9,800 points (4046)	9,400 points (5046)	5,900 points + S\$20 (6046)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
EpiCentre@Orchard S\$50 Voucher	10,400 points (4047)	9,900 points (5047)	6,400 points + S\$20 (6047)	8,700 points (8047)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Samsonite S\$30 Voucher	5,300 points (4048)	5,000 points (5048)	2,800 points + S\$12 (6048)	4,800 points (8048)	Not valid for clearance items. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



			 		
Amici Group of Restaurants S\$20 Voucher	3,500 points (4049)	3,300 points (5049)	1,900 points + S\$8 (6049)		Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day, Father's Day and 15 days of Lunar New Year. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Crystal Jade S\$20 Voucher	4,000 points (4050)	3,800 points (5050)	2,400 points + S\$8 (6050)	3,600 points (8050)	Not valid for any set menus, liquor, alcoholic drinks and festive items. Not valid for Valentine's Day, Mother's Day, Father's Day and Lunar New Year festive set menus. Not valid for use in VIP rooms or bookings of more than three tables. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Délifrance S\$10 Voucher	1,900 points (4051)	1,800 points (5051)	1,000 points + S\$4 (6051)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Denise The Wine Shop S\$20 Voucher	3,700 points (4052)	3,600 points (5052)	2,100 points + S\$8 (6052)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Forlino S\$20 Voucher	3,500 points (4053)	3,300 points (5053)	1,900 points + S\$8 (6053)		Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day and Father's Day. Not valid with set lunch and dinner order. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
il Lido S\$20 Voucher	3,500 points (4054)	3,400 points (5054)	1,900 points + S\$8 (6054)		Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day and Father's Day. Not valid with set lunch and dinner order. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Jack's Place Group of Restaurants S\$20 Voucher	3,500 points (4055)	3,400 points (5055)	1,900 points + S\$8 (6055)	3,200 points (8055)	Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day and Father's Day. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Long Beach Seafood Restaurant S\$50 Voucher	9,800 points (4056)	9,400 points (5056)	5,900 points + S\$20 (6056)		Not valid on eves of and on Public Holidays, Lunar New Year, Valentine's Day, eve of and on Mother's Day and eve of and on Father's Day. Valid for dine-in only. Maximum of two vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Pizza Hut S\$20 Voucher	4,000 points (4057)	3,800 points (5057)	2,400 points + S\$8 (6057)	3,600 points (8057)	Not valid for home delivery. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Sakae Sushi S\$20 Voucher	4,000 points (4058)	3,800 points (5058)	2,400 points + S\$8 (6058)	3,600 points (8058)	Valid for dine-in at all Sakae Sushi outlets (except NTU) only. Not valid with other promotions, discounts, rebates, vouchers and coupons. Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day and Father's Day. Not valid for buffets and festive sets. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Swensen's S\$20 Voucher	3,700 points (4059)	3,600 points (5059)	2,100 points + S\$8 (6059)	3,400 points (8059)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Délifrance



Swensen's



PizzaHut



Sakae Sushi

			 		
Andersen's of Denmark Ice Cream S\$10 Voucher	1,900 points (4060)	1,800 points (5060)	1,100 points + S\$4 (6060)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Häagen-Dazs S\$10 Voucher	1,900 points (4061)	1,800 points (5061)	1,100 points + S\$4 (6061)	1,700 points (8061)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Bengawan Solo S\$15 Voucher	3,000 points (4062)	2,900 points (5062)	1,800 points + S\$6 (6062)	2,700 points (8062)	Not valid with Disney/Baby Looney Tunes/Batman/Superman/Winx and all other licensed cartoon character cakes. Not valid for purchase of vouchers. Not valid at temporary festive kiosks (e.g. Lunar New Year, Mid Autumn Festival). Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Prima Déli S\$15 Voucher	2,800 points (4063)	2,700 points (5063)	1,600 points + S\$6 (6063)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Fairmont Singapore S\$20 Dining Voucher	4,000 points (4064)	3,800 points (5064)	2,400 points + S\$8 (6064)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Millennium & Copthorne S\$30 Dining Voucher	5,600 points (4065)	5,400 points (5065)	3,200 points + S\$12 (6065)	5,100 points (8065)	Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day, Father's Day and 15 days of Lunar New Year. Not valid with other ongoing promotions, offers, vouchers, discounts, promotional set menus, privilege card(s), loyalty programmes or in-house offers. Valid for dine-in only, with a minimum of two diners. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Shangri-La Hotel, Singapore S\$30 Dining Voucher	5,900 points (4066)	5,700 points (5066)	3,500 points + S\$12 (6066)	5,400 points (8066)	Not valid on eves of and on Public Holidays, including special occasions like Valentine's Day, Mother's Day, Father's Day, Secretaries' Week and 15 days of Lunar New Year. Valid for dine-in only. Not applicable with other promotions and/or privileges. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Singapore Marriott Hotel S\$30 Dining Voucher	5,900 points (4067)	5,700 points (5067)	3,500 points + S\$12 (6067)	5,400 points (8067)	Not valid on eves of and on Public Holidays, Valentine's Day, Mother's Day and Father's Day. Not valid during the 15 days of Lunar New Year at Wan Hao Chinese Restaurant. Not valid for Sunday Brunch Buffet, on Thanksgiving Day and from 15 to 31 December 2009 at Marriott Cafe. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Andersen's of Denmark Ice Cream



Singapore Marriott Hotel



Häagen-Dazs



Fairmont Singapore

# Health and Beauty

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O2 Skin S\$10 Voucher	1,500 points (4069)	1,400 points (5069)	500 points + S\$4 (6069)		Valid for regular-priced O2 Skin products only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Beauty Express S\$30 Voucher	5,800 points (4070)	5,600 points (5070)	3,200 points + S\$12 (6070)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Calvin Klein/Kenneth Cole/Vera Wang/Marc Jacobs Fragrances S\$50 Voucher	9,100 points (4071)	8,700 points (5071)	4,700 points + S\$20 (6071)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
GNC S\$20 Voucher	3,200 points (4072)	3,100 points (5072)	1,400 points + S\$8 (6072)		Valid for regular-priced items only. Not valid with ongoing promotions, VIP privileges, discount cards or vouchers. Not valid for foodstuff and selected items. Valid at all GNC stores in Singapore except Takashimaya outlet. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
OSIM S\$30 Voucher	5,800 points (4073)	5,500 points (5073)	3,400 points + S\$12 (6073)	5,300 points (8073)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
OGAWA S\$30 Voucher	5,300 points (4074)	5,000 points (5074)	2,800 points + S\$12 (6074)	4,800 points (8074)	Voucher not valid for promotional items. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
OTO Bodycare S\$30 Voucher	5,000 points (4075)	4,800 points (5075)	2,100 points + S\$12 (6075)	4,600 points (8075)	Maximum of five vouchers allowed per receipt. No minimum purchase required. General terms and conditions apply.
Salon4Hair S\$30 Voucher	5,200 points (4076)	4,900 points (5076)	2,500 points + S\$12 (6076)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



O2 Skin






Beauty Express



Vera Wang



OGAWA

			 		
Best Denki S\$50 Voucher	11,100 points (4077)	10,400 points (5077)	6,400 points + S\$20 (6077)	9,900 points (8077)	Not valid for partial payment of Interest Free Credit Card promotion and Best Denki Safety 5 program. Not valid for full or partial settlement of outstanding payments due to Best Denki. No NTUC Link Points will be issued. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Gain City S\$50 Voucher	10,800 points (4078)	10,400 points (5078)	6,400 points + S\$20 (6078)	10,000 points (8078)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Friven & Co. S\$30 Voucher	5,600 points (4079)	5,100 points (5079)	3,200 points + S\$12 (6079)		Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Harvey Norman S\$50 Voucher	10,800 points (4080)	10,400 points (5080)	6,400 points + S\$20 (6080)	9,900 points (8080)	Voucher cannot be used to purchase Harvey Norman Gift Vouchers. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
IKEA S\$20 Voucher	4,400 points (4081)	4,000 points (5081)	2,800 points + S\$8 (6081)	3,800 points (8081)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
The Choice S\$20 Voucher	4,400 points (4082)	3,800 points (5082)	2,600 points + S\$8 (6082)	3,600 points (8082)	HSBC's Rewards voucher cannot be used directly at Cold Storage cashier points. Please exchange for Cold Storage vouchers at any Cold Storage store. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Zone Denmark S\$20 Voucher	3,700 points (4083)	3,600 points (5083)	2,100 points + S\$8 (6083)		Not valid in conjunction with other promotions, discount cards/ coupons, sale items or purchase of gift cards. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
FOX Kids/Baby S\$20 Voucher	3,700 points (4084)	3,600 points (5084)	2,100 points + S\$8 (6084)	3,400 points (8084)	Not valid in conjunction with other promotions, discount cards/ coupons, sale items or purchase of gift cards. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Toys "R" Us S\$10 Voucher	2,100 points (4085)	2,000 points (5085)	1,300 points + S\$4 (6085)		Not valid with purchase of Toys "R" Us Gift Certificates. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Mothercare S\$30 Voucher	5,900 points (4086)	5,400 points (5086)	3,500 points + S\$12 (6086)	5,100 points (8086)	Voucher cannot be used to purchase Mothercare Gift Vouchers and is not valid in conjunction with other privileges, gift vouchers, promotions or discount items. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Harvey Norman





Cold Storage



Toys 'R' Us



Friven & Co.

			 		
Pan-West S\$50 Voucher	9,300 points (4088)	8,900 points (5088)	5,300 points + S\$20 (6088)	8,500 points (8088)	Valid for promotional and discounted items. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Cathay Cineplexes Movie Voucher	2,000 points (4089)	1,800 points (5089)	900 points + S\$5 (6089)	1,700 points (8089)	Redemptions to be made at the box office. Not valid for phone/online bookings/films screened at The Picturehouse. Not valid for films screened at The Picturehouse Hall, film festivals, Hindi and 3D movies. Multiple vouchers are allowed. No minimum purchase required.
Golden Village Movie Pass	1,700 points (4090)	1,500 points (5090)	1,000 points + S\$4 (6090)		Valid for all sessions at all Golden Village cinemas in Singapore. Valid at all Golden Village cinemas in Singapore, for one time use only. Valid for all shows and sessions. Not for re-sale and not redeemable for cash. Not valid for premium-priced films, 3D films, Gold Class cinema, Cinema Europa, group screenings, film marathons, film festivals and premieres. Not valid for telephone, internet, AXS and IGV bookings. Voucher(s) does not guarantee seating and must be exchanged for an admission ticket at the box office. Not more than 20 vouchers to be presented at any one time at the box office for this exchange. No refunds will be given. The movie screening date for ticket(s) exchanged must not be later than the expiry date stated on the voucher(s). Strictly no extension/acceptance of expired voucher(s). No minimum purchase required. General terms and conditions apply.
Golden Village Gold Class Movie Pass	7,900 points (4091)	7,500 points (5091)	4,900 points + S\$15 (6091)		Valid for movie screenings anytime at Golden Village Gold Class cinemas located at GV VivoCity and GV Grand only. Valid for all shows and sessions in Gold Class only. Not for re-sale and not redeemable for cash. Not valid for premium-priced films, traditional, Cinema Europa, group screenings, film marathons, film festivals and premieres. Not valid for telephone, internet, AXS and IGV bookings. Voucher(s) does not guarantee seating and must be exchanged for an admission ticket at the box office. Not more than four vouchers to be presented at any one time at the box office for this exchange. No refunds will be given. The movie screening date for ticket(s) exchanged must not be later than the expiry date stated on the voucher(s). Strictly no extension/acceptance of expired voucher(s). No minimum purchase required. General terms and conditions apply.
HSBC's Everyday Movie Privileges Prepaid Card	16,700 points (4092)	14,600 points (5092)	11,200 points + S\$32 (6092)	14,500 points (8092)	The HSBC's Everyday Movie Privileges prepaid card has a stored value of 10 movie tickets that can be redeemed for weekday and weekend tickets except for Gold Class cinema, premium-priced films, 3D films, Cinema Europa, film marathons, group screenings, film festivals and premieres. The movie prepaid card is not valid for AXS, Wap and IGV bookings. The movie prepaid card can be used for tickets booked at box office at any Golden Village cinema in Singapore, and via telephone and online bookings. The movie prepaid card does not guarantee seating and ticket availability. The ticket value stored on this card has a validity period of 12 months from the date of card collection over the counter. The movie prepaid card is issued by Golden Village Multiplex Pte Ltd. HSBC is not the supplier of either this card or the ticket value stored in this card. HSBC accepts no liability for the quality of the goods and/or services provided by the merchant involved. Please visit <a href="http://www.hsbc.com.sg">www.hsbc.com.sg</a> for the full terms and conditions of the movie prepaid card.
Partyworld S\$30 Voucher	5,900 points (4093)	5,700 points (5093)	3,500 points + S\$12 (6093)	5,400 points (8093)	Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.



Pan-West



Partyworld



HSBC's Everyday Movie Privileges Prepaid Card



Cathay Cineplexes

					
Pet Lovers Centre S\$20 Voucher	3,900 points (4094)	3,700 points (5094)	2,100 points + S\$8 (6094)		Valid for purchase of products only. Not applicable for grooming, veterinary and home delivery service. Refund of purchases is not allowed. Multiple vouchers are allowed. No minimum spend required. General terms and conditions apply.
POPULAR Bookstore S\$20 Voucher	4,000 points (4095)	3,700 points (5095)	2,500 points + S\$8 (6095)	3,500 points (8095)	Valid at all POPULAR Bookstores and CD-RAMA outlets in Singapore only (except school and tertiary bookstores). Not valid for purchase of school/tertiary textbooks and the application, renewal or replacement of POPULAR Membership Card. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Caltex S\$10 Fuel Voucher	2,200 points (4096)	2,100 points (5096)	1,300 points + S\$4 (6096)		Caltex site discount and HSBC card discount shall be applied after the deduction of the voucher's value for fuel purchases. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Caltex S\$7 Snow Wash Voucher	1,100 points (4097)	1,000 points (5097)	400 points + S\$3 (6097)		No minimum purchase required. General terms and conditions apply.
Jetstar Asia S\$50 Voucher	10,800 points (4098)	10,400 points (5098)	7,000 points + S\$20 (6098)	9,900 points (8098)	Voucher is redeemable for two-way travel to any Jetstar and Valuair destinations departing from Singapore. Voucher cannot be used to offset applicable airport taxes and facilitation fee (if any). Multiple vouchers, up to a maximum of 10 vouchers for each transaction, are allowed. No minimum spend required. General terms and conditions apply.
Konsortium Express & Tours S\$50 Voucher	9,700 points (4099)	9,300 points (5099)	5,900 points + S\$20 (6099)		Valid for travel packages and coach tickets only. Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
Zuji S\$50 Voucher	10,800 points (4100)	10,400 points (5100)	7,000 points + S\$20 (6100)		Use of this voucher shall be subject to availability and the terms and conditions as specified herein or as may be specified on <a href="http://www.zuji.com.sg">www.zuji.com.sg</a> . Multiple vouchers are allowed. No minimum purchase required. General terms and conditions apply.
KrisFlyer 1,000 Miles	2,500 points (4101)	2,500 points (5101)	2,000 points + S\$10 (6101)		Cardholder must be a KrisFlyer member and enrolled in HSBC's Mileage Programme. More details on page 28. General terms and conditions apply.
Asia Miles™ 1,000 Miles	2,500 points (4102)	2,500 points (5102)	2,000 points + S\$10 (6102)		Cardholder must be an Asia Miles member and enrolled in HSBC's Mileage Programme. More details on page 28. General terms and conditions apply.
HSBC's Mileage Programme Annual Enrolment Fee \$40	9,000 points (4103)	8,900 points (5103)	6,000 points + S\$16 (6103)	8,000 points (8103)	Please fill in an enrolment form to register for HSBC's Mileage Programme if you have not done so previously. The Mileage Programme enrolment form can be found on page 29 or online at <a href="http://www.hsbc.com.sg">www.hsbc.com.sg</a> . General terms and conditions apply.



Konsortium Express & Tours



Caltex



PetLoversCentre



POPULAR Bookstore

					
HSBC's Annual Fee Waiver – Visa Platinum Credit Card	20,500 points (4104)	20,000 points (5104)	15,500 points + S\$72 (6104)		Please redeem before Annual Fee is billed. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's Annual Fee Waiver – Visa/MasterCard Gold Credit Card	12,900 points (4105)	12,500 points (5105)	10,800 points + S\$50 (6105)		Please redeem before Annual Fee is billed. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's Annual Fee Waiver – Visa/MasterCard Gold Supplementary Credit Card	9,400 points (4106)	9,000 points (5106)	6,500 points + S\$30 (6106)		Please redeem before Annual Fee is billed. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's Annual Fee Waiver – Visa/MasterCard Classic Credit Card	6,400 points (4107)	6,000 points (5107)	3,500 points + S\$15 (6107)		Please redeem before Annual Fee is billed. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's Annual Fee Waiver – Visa/MasterCard Classic Supplementary Credit Card	3,200 points (4108)	3,000 points (5108)	2,000 points + S\$8 (6108)		Please redeem before Annual Fee is billed. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's S\$50 Credit	11,700 points (4109)	11,200 points (5109)			This credit can be used to offset present outstanding as well as future purchases. It cannot be exchanged for cash. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.
HSBC's S\$100 Credit	23,000 points (4110)	22,300 points (5110)			This credit can be used to offset present outstanding as well as future purchases. It cannot be exchanged for cash. Details for successful redemption will be reflected in your credit card statement. General terms and conditions apply.



HSBC's Annual Fee Waiver



HSBC's Annual Fee Waiver



HSBC's S\$50 and S\$100 Credit



## 1. Eligibility

- 1.1 The HSBC's Rewards Programme ("Programme") is open to all primary Cardholders holding valid accounts of "HSBC credit cards ("HSBC Card") as herein described ("Cardholder"). ("HSBC Cards means any of the HSBC Visa/MasterCard Credit Cards except Corporate credit cards.)
- 1.2 The validity of all HSBC Cards issued by The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch ("HSBC") shall be determined by HSBC in its sole and absolute discretion.
- 1.3 Corporate/Company Cardholders are not eligible to participate in the Programme unless otherwise stated.
- 1.4 For co-brand and affinity Cardholders, participation in the Programme is subject to the terms and conditions of their respective Cardholder agreements.
- 1.5 If a primary Cardholder voluntarily terminates his HSBC card account or is involuntarily terminated by HSBC, at any time for any reason, both the primary and supplementary cardholders will be disqualified from participating in this Programme. Any unused HSBC Rewards point shall be automatically cancelled and no longer be available for redemption by the Cardholders. These unused HSBC Rewards points shall not be transferable to any other card account of the Cardholder.
- 1.6 If the supplementary Cardholder is terminated at any time for any reason, the primary Cardholder will not be disqualified from participating in the Programme.
- 1.7 Notwithstanding any matters stated herein, HSBC shall have the absolute discretion to determine which HSBC Card account shall be eligible to participate in the Programme and shall be entitled to disqualify any HSBC Card account and/or account holder from participating in the Programme without subscribing any reasons thereof.

## 2. Issuance of Points

- 2.1 The Cardholder earns one Rewards point ("Point") for every S\$1 spent, excluding cash advances, finance charges and adjustments, on the credit card issued by HSBC.
- 2.2 The Cardholder earns one Rewards point ("Point") for every US\$0.60 spent, excluding cash advances, finance charges and adjustments, on the credit card (in US dollar) issued by HSBC.
- 2.3 Only Cardholders whose credit card accounts are valid and in good standing (as determined by HSBC) will be eligible to use their Points to obtain redemptions under the Programme.
- 2.4 Points awarded in the first year commencing from the date of issuance of the credit card as stated on the card (the "First Year") shall be redeemable for a period of three years from the date of issuance of the credit card after which these Points will be reduced to zero. Points accumulated in each successive year after the first year shall be valid for a period of three years from the commencement of that year, after which the Points will be reduced to zero.
- 2.5 Points are not transferable but can be accumulated from primary cardholder's various personal credit cards and supplementary cards (excluding corporate/company cards) issued by HSBC.
- 2.6 The accumulation and usage of Points shall be specified in the monthly statement of account.

## 3. Redemption of Points

- 3.1 All redemptions are subject to the accumulation of sufficient Points and final acceptance by HSBC. Redemptions will be cancelled automatically in the event of insufficient Points.
- 3.2 Allow approximately five working days for the processing of a redemption made through phone or internet redemption channel.
- 3.3 Phone or internet redemptions received under the Programme will be sent to Cardholders via mail in the form of a pressure sealed voucher ("Voucher"). Cardholders must present the original Voucher at the merchants' outlets.
- 3.4 Cardholders are required to sign on the Vouchers before redemption. Vouchers must be presented prior to making payment or quoted when making reservations.
- 3.5 Cardholders may transfer their Vouchers to third parties but must complete the Voucher with their credit card number and signature. This shall be binding as authorisation.
- 3.6 Once a redemption has been accepted by HSBC, it cannot be cancelled or exchanged by the Cardholder. There will be no replacement of lost, defaced, torn, damaged or stolen Voucher(s).
- 3.7 All Vouchers issued by HSBC are valid for three months from the date of issue, unless otherwise specified. No extensions on the validity of Vouchers will be entertained.
- 3.8 Vouchers are not to be used in conjunction with other VIP/membership privileges, promotions or discounts and cannot be used to purchase gift vouchers of the respective merchants unless otherwise specified. Use of the Vouchers will be subject to the terms and conditions of the respective merchants.
- 3.9 All vouchers redeemable at dining establishments are valid for dine-in only, unless otherwise specified.
- 3.10 There is no minimum purchase required for the use of the Vouchers unless otherwise stated. Any unused value of the Vouchers will not be refunded. Multiple Vouchers may be used unless otherwise specified.
- 3.11 Charges exceeding the value stated on the Voucher should be settled using HSBC credit cards.
- 3.12 All Vouchers that have been redeemed by the Cardholders are not refundable and not exchangeable for cash, Points or another Rewards item.
- 3.13 Rewards items featured in this catalogue are valid from 1 April 2009 to 31 March 2010, and are only available while stocks last. Replacement of Rewards items will be solely at the discretion of HSBC and may be made without notice.
- 3.14 Redemption of Points for cash credit can be used to offset any outstanding payments due or future purchases and cannot be exchanged for cash. The cash credits redeemed through the Programme will be reflected in the credit card account statement and is not to be taken as a payment in reduction of the minimum payment due.
- 3.15 Cardholders must notify HSBC of their intention to use their Points to offset their credit card annual fee before receiving notification of payment for the annual fee.

## 4. Mileage Programme

- 4.1 Only Cardholders who are eligible for the Programme are eligible for the Mileage Programme. To participate in the Mileage Programme, Cardholders must first enrol or already be enrolled with a participating airline's frequent flyer programme. They must also complete and return the Mileage Programme Enrolment Form to HSBC.
- 4.2 An annual fee of S\$40 or US\$24 (subject to GST) is respectively payable by every primary Cardholder or primary US dollar Cardholder who successfully enrolls in the Mileage programme.
- 4.3 Upon successful enrolment, fees will be automatically debited from the primary Cardholders' account when due annually and are not refundable. Cardholders who wish to utilise their Points towards payment of annual fees must redeem their points one month prior to the payment due date, in accordance with the prevailing conditions for redemption.
- 4.4 For subsequent years of the Mileage Programme annual enrolment fee, Cardholders who wish to utilise their Points towards payment of annual fees must redeem their Points one month prior to the payment due date, in accordance with the prevailing conditions for redemption. Or cancellation of their Mileage programme enrolment must also be done one month prior to the payment annual due date, otherwise fees will be automatically debited from the primary Cardholders' account.
- 4.5 Only enrolled Cardholders whose credit card accounts are valid and in good standing will be eligible to transfer their Points to a participating airline's frequent flyer programme account.
- 4.6 Cardholders must transfer in block of 2,500 Points from their account(s) each time a transfer is made to any participating airline's frequent flyer programme.
- 4.7 Points must be transferred from the Cardholder's account into their own frequent flyer programme account with the participating airlines.
- 4.8 Once the redemption for mileage has been accepted by HSBC, it cannot be cancelled, reversed back to the Cardholder's credit card or transferred to another participating airline's frequent flyer programme account.
- 4.9 Points must be transferred to a participating airline's frequent flyer programme account prior to their expiry date as notified by HSBC from time to time.
- 4.10 HSBC's credit card travel insurance and benefits will not apply to flights taken with award tickets issued under a participating airline's frequent flyer programme.
- 4.11 Approximately three weeks should be allowed to process the transfer of miles. Strictly no urgent requests for transfers or cancellation will be entertained.
- 4.12 HSBC is not responsible for any fraudulent or unsuccessful transfer. In the case of an unsuccessful transfer, the Cardholder's Points will be reinstated to his card account.
- 4.13 Cardholders are subject to and must comply with the terms and conditions of the frequent flyer programme(s) of the participating airline(s) in which they are enrolled.
- 4.14 All questions or disputes regarding eligibility for enrolment in the Mileage Programme or transferring Points under the Mileage Programme will be decided by HSBC at its sole discretion.
- 4.15 A participating airline may change its programme terms and conditions including regulations, policies, benefits, conditions of participating or mileage levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the mileage already accumulated.
- 4.16 Should the participation of any airline in the Mileage Programme be terminated for any reason whatsoever, Cardholders who have not successfully transferred their Points to the participating airline's frequent flyer programme account may use their Points to redeem other items extended by HSBC under its Programme, subject to prevailing terms and conditions of the said programme.

## 5. General Conditions

- 5.1 HSBC is not a supplier of the Rewards items redeemed with the Vouchers and will not accept any liability in relation thereto.
- 5.2 HSBC shall not be responsible for injury, pain, loss or damages suffered by any Cardholder in connection with any of the Rewards items redeemed through the Programme or the participating airline(s) frequent flyer programme(s).
- 5.3 HSBC's credit card travel insurance and benefits will not apply to flights or travel packages purchased using only travel vouchers redeemed under this Programme.
- 5.4 Fraud and abuse relating to the earning of Points or redemptions may result in the forfeiture of accrued Points as well as the cancellation of the Cardholder's credit cards.
- 5.5 Cardholders, who redeem any of the Rewards item featured in this catalogue, are customers of the vendor and shall direct any queries or complaints pertaining to such Rewards items to the vendors. HSBC shall not in any way be responsible for dealing with such queries or complaints.
- 5.6 Without prejudice to any of the bank's rights and remedies, HSBC is entitled, at any time, in its absolute discretion and without giving any reason or notice, to terminate the programme or withdraw, cancel or invalidate any Rewards items and/or HSBC Rewards points already issued.
- 5.7 HSBC is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents. HSBC shall not be responsible for any delay in the transmission to the bank of evidence of retail purchases by the participating merchants or any other third party.
- 5.8 HSBC reserves the right to vary, delete or add to any of these terms and conditions and the Points required for redemption at any time at its discretion without notice. For the latest details and information, visit [www.hsbc.com.sg](http://www.hsbc.com.sg).
- 5.9 HSBC's decision on all matters relating to the Programme is final and binding on the Cardholder.
- 5.10 All information is accurate at the time of printing or posting online.