



March 2020 Promotion terms and conditions (5% cash rebate)

1. This Promotion is valid from 1 to 31 March 2020, both dates inclusive ("Promotion Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to selected primary HSBC credit cardholders who receive an SMS on this Promotion from HSBC ("Cardholders" and each a "Cardholder"), and is applicable to the HSBC credit cards that have been issued in Singapore to such Cardholders ("Card").
3. This Promotion is strictly non-transferable. For the purpose of this Promotion, any Minimum Eligible Spend made by a primary Cardholder and their corresponding supplementary cardholders under the same Card account will be consolidated under the main Card account.
4. Each Successful Cardholder who meets the minimum Eligible Spend of S\$500 during the Promotion Period shall receive a 5% cash rebate ("Cash Rebate"), subject to a maximum Cash Rebate of S\$40. The Cash Rebate will be credited to the Card Account of a Successful Cardholder by 15 May 2020, barring any unforeseen technical delays.
5. "Eligible Spend" means the posted retail purchases on local and overseas transactions which are charged to a Card during the Promotion Period and excludes all instalment payments (including posted monthly instalments and the initial full instalment amount), cash advance transactions, transaction fees that may be imposed by the Bank and/or Visa /MasterCard and all unposted, cancelled, disputed and/or refunded transactions.
6. For avoidance of doubt, transactions involving EZ-Link, Transitlink, brokerage, securities, money payment and/or transfer websites are also excluded from this Promotion.
7. All transactions must be posted to the Cardholder's Card account by 15 April 2020. Only Eligible Spend transactions that are posted to a Card account during the Promotional Period qualify for this Promotion. HSBC accepts no liability for any late submission of any transaction by a merchant for any reason.
8. The Cash Rebate can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances. Only Cardholders who fulfill these terms and conditions and whose Card accounts are in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion will be eligible to receive the Cash Rebate. Otherwise, HSBC reserves the right to debit the Cardholder's Card account for any Cash Rebate amount credited. Any HSBC records with respect to the calculation of the Cash Rebate shall be conclusive and binding on all relevant Cardholders.
9. HSBC reserves the right to vary the terms of, or withdraw, this Promotion at any time without prior notice.
10. HSBC reserves the right in its sole and absolute discretion to determine whether a transaction qualifies under this Promotion. If HSBC in its sole and absolute discretion determines that the transaction is not an eligible transaction, or that the transaction does not otherwise qualify under this Promotion, HSBC reserves the right not to award the Cash Rebate. No correspondence or claims will be entertained.
11. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organised by HSBC unless otherwise stated. Likewise, credit card transactions used for redemption of other promotions by the Bank will not be valid for redemption under this Promotion.
12. All information is correct at time of printing or posting online.
13. The personal data which each Cardholder submits in connection with this Promotion will be collected for the purposes stated in HSBC's Data Protection Policy, a copy of which may be found at <https://www.hsbc.com.sg/privacy-statement/>
14. 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.