



Terms and conditions of HSBC's Card Balance Conversion Plan

1. HSBC Bank (Singapore) Limited's ("HSBC") Card Balance Conversion Plan ("Programme") is valid for such period as HSBC may determine in its discretion. Only primary HSBC credit cardholders are eligible to apply for the Programme.
2. All US Dollar cards, corporate cards and The Choice Cards are not eligible for this Programme.
3. A minimum amount of S\$500 in a single transaction is required in order to be placed on the Programme.
4. Applications must be made no later than 30 days from the transaction posted date, or 14 days from statement date, whichever is earlier.
5. Applications with incomplete fields and/or incorrect information will not be processed.
6. Transactions carried out in foreign currency will be processed based on the converted amount in Singapore dollar.
7. Not valid for transactions related to Cash Advance, Balance Transfer, HSBC's Card Instalment Plan with participating merchants, any interest payable, fees, charges and such other transactions that HSBC may determine.
8. The processing fee of (i) 3% of the approved transaction amount for the instalment periods of 3 months or 6 months, and (ii) 5% of the approved transaction amount for the instalment period of 12 months, will be imposed upon approval of the application. HSBC's Advance credit cardholders enjoy waiver of processing fee. HSBC's Revolution credit cardholders enjoy waiver of processing fee for 3 and 6 months tenure only.
9. Each application is subject to HSBC's approval, and a maximum of five transactions can be placed on the Programme at any one time. HSBC will not approve the application if your account is not maintained in good standing or not conducted in a proper or satisfactory manner as determined by HSBC at its discretion.
10. A notification letter will be sent to your statement address, within six working days of HSBC's receipt of your application, to inform you if your application for the Programme has been approved. You must continue making payment of the outstanding balances reflected on your account statement by the statement due date until you receive such confirmation from HSBC. HSBC will not be liable for any charges, overdue payments or interest charges incurred due to non-payment by you of the outstanding balances reflected on the account statement.
11. HSBC's Rewards points will not be awarded for the processing fee and/or administrative charges incurred.
12. If the instalment purchase amount cannot be divided into equal monthly instalments, you agree to pay the difference together with the last Instalment.
13. A termination charge of S\$100 will be imposed for early repayment, change of instalment period, termination of Programme and/or account.
14. HSBC accepts no liability for the goods and services purchased with HSBC Credit card and placed under the Programme. Any complaints or comments in relation to any goods or service purchased are to be directed to the manufacturer or supplier.
15. HSBC reserves the right to amend the terms and conditions, and to suspend or terminate the Programme without prior notice at any time. Without prejudice to the other terms and conditions in this agreement and our reasonable right of appropriation, payments made to your HSBC credit card account are applied in the following order of priority, namely: interest charges, late charges, annual card membership fees, cash advances, outstanding balances not under promotional interest rates and balance transfer amounts (if there are multiple balance transfers, payment will be made to the one with the highest interest rate first) on your card.
16. The personal data which you submit in connection with the Programme 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/>.
17. The terms and conditions contained herein are in addition to the HSBC Cardholder Agreement, which shall continue to apply.