



Credit Card Terms

What you must read

These terms

These terms help you to understand your credit card. They describe what you can and can't do and what we'll do. They form part of our legal agreement with you and are relevant to any cardholder.

1. Your full agreement

A. These terms should be read together with

- The Credit Card Features Schedule: sets out your credit card benefits
- Our Fees and Charges Schedule: sets out our fees, charges and interest rates
- Your Rewards Programme Schedule: explains how you can earn and use points
- Our Data Privacy Policy: explains how we collect, store, use and share data

Together with these terms, they form your credit card agreement with us.

Note that our services don't include legal, tax or estate planning advice. You're responsible for meeting your tax responsibilities (filing tax returns, paying tax, etc.).

2. Your statements

As an account holder, read your latest credit card statement for the most up-to-date credit card and account information, including a list of transactions for all cardholders during the statement period.

A. How to use your statement

Use your statement to check

- how many rewards points you have earned or redeemed
- your credit limit
- the total account balance
- the minimum payment due
- a list of transactions for all cardholders
- fees, charges and interest charged, and
- if there are any errors or unauthorised transactions.

B. If you see something wrong

Tell us straight away if you see any errors or unauthorised transactions on your statement or if you do not receive a statement that you are expecting to receive.

If you don't tell us within 14 days of the statement date, we may not be able to take any action.

C. When we send alerts

We'll only send you an alert, either by email or SMS, and/or such other means that we may specify from time to time, each time a transaction exceeds a pre-determined amount.

Read each alert carefully and tell us if anything is wrong.

Let us know if you wish to change the transaction amount that prompts each alert.

3. Change notifications

From time to time we may let you know of changes – read these because they may impact you.

A. We can change these terms

We may change these terms at any time. We can't predict all of the reasons why we may need to make a change, but the most common reasons are:

- changes to laws and regulations

- decisions we have to follow (such as by a court) or new industry guidelines or codes of practice or
- changes to our business, technology, services or facilities.

If we make changes for any other reasons, we'll endeavour to make the change reasonable. Where needed, we'll tell you at least 30 days' in advance of any change.

If you don't agree with a change, you can cancel your credit card.

B. Changes to your credit limit

Ask us if you wish to increase your credit limit and we'll let you know our decision. In some cases, we may reduce your credit limit without telling you first.

C. We can change the interest rates, fees and charges

We may change the interest rates, fees and charges to

- follow laws, regulations or industry guidelines or codes of practice or
- reflect any other change that affects us if it's reasonable for us to do so

Where needed, we'll tell you at least 30 days' in advance of any change.

D. Delay in exercising our rights

Sometimes we may not enforce our rights (such as charging a fee). If we choose so, we may still do it later.

E. We can transfer our rights and obligations

We'll only transfer our rights and obligations under these terms within the HSBC group or to someone we think is able to perform our obligations towards you as well as we would. We'll tell you if this happens.

How to manage your account

This section describes what you, the account holder can do.

4. What you can do

As an account holder, you have full responsibility for your account and all credit cards issued under your account.

A. You can ask us to

- add supplementary cardholders
- permanently increase or decrease your credit limit or
- provide a temporary increase of your credit limit.

We'll let you know of our decision.

You can also ask us to

- remove supplementary cardholders or
- close your account.

Allow us some time to process it.

B. You can also

- access all credit card activities, including those of supplementary cardholders
- make transfers to reduce or repay what you owe to another lender or
- redeem any of the reward points earned using your credit card as well as any earned by your supplementary cardholders, if any.

5. How you can manage cardholders

You can ask us to add or remove supplementary cardholders.

A. Adding cardholders

If we approve a supplementary cardholder

- we'll issue a separate credit card linked to your account

- you and the supplementary cardholder will be responsible for repaying the supplementary cardholder's credit card debt
- you'll be able to check their transactions on your statement.

Tell your supplementary cardholders to keep their credit card and security details safe – these are personalised information a supplementary cardholder has given us to confirm their identity or which are unique to them - and to contact both us and you, as the account holder, straight away if their credit card is lost or stolen.

B. What supplementary cardholders can do

Supplementary cardholders can only use their credit card to make transactions, including purchase goods and services and cash advances.

Supplementary cardholders can't make any balance transfer nor close your credit card account, add or remove other cardholders or apply for additional credit. These actions can only be performed by you, as the account holder.

C. Removing cardholders

If you ask us to remove a supplementary cardholder and cancel their credit card, we'll do this as soon as we can, but it may not be straight away.

6. How you can change your credit limit

The credit limit is the total amount we agree to lend you. Your credit limit is shared among all cardholders.

A. How to change your credit limit

You can ask us at any time to

- consider increasing your credit limit
- lower your credit limit, or
- provide a temporary increase of your credit limit. We'll let you know of our decision.

How to use your credit card

Cardholders should only make transactions using their own credit card.

7. How to make transactions

A. Receiving your credit card

We'll send your credit card once your application is approved. Tell us straight away if you do not receive your credit card.

B. Transactions you can use your credit card for

You can use your credit card for any personal reasons and to

- purchase goods and services or
- make cash withdrawals, cash advances, balance transfers and cash instalment plans – different charges apply.

Only the account holder can transfer funds to reduce or repay an amount they owe to another lender.

C. When you authorise a transaction

A transaction has been authorised by you

- when a credit card linked to your account is used to make a purchase
- using a contactless device or
- where your credit card information and security details are used together – security details are personalised information used to confirm your identity or which are personal to you (such as the security code on your card, passwords, PINs, one-time password (OTP), signatures or biometric data)

- withdraw cash from an ATM, when linked to a deposit account
- make a cash advance.

D. Be aware there may be transaction limits

Limits on transactions – such as how much you can spend on a purchase or how many transactions you can make within a set time – may be set by us or different merchants depending on the mode of payment (e.g. physical card or mobile payment device).

E. How we confirm who's giving us instructions

We'll act on instructions that we reasonably believe to come from you or the supplementary cardholder. We can always ask more questions to confirm the identity or authority of the person giving us instructions. If we're not satisfied with the answers, we may delay or refuse instructions.

We do this to keep your account and data safe, so we won't be responsible for losses these security measures may cause.

8. Making transactions in other currencies

Each cardholder can use their credit card to make transactions in currencies different from your credit card account.

A. When we can't process a currency transaction

Restrictions on transactions may stop us from completing a transaction.

B. How to use your credit card overseas

The magnetic strip of your credit card is not activated for overseas use, but you can still make transactions with your credit card using other modes of payment.

Call us if you wish to activate the magnetic strip and allow some time for us to do it.

9. How to stop or change a payment

You can only stop or change future recurring payments. Do this by contacting the merchant or the billing organisation directly. We'll continue to pay them until they cancel the payments.

You can't stop or change any other kind of transaction. You can't delay a transaction.

10. When we process transactions

We process transactions during the working week – Monday to Saturday. If you make a transaction on a Sunday or public holiday we'll process it the next working day.

11. Why your credit card is replaced

We may replace your credit card for different reasons, including when it expires or when you've reported the credit card as lost or stolen or when your security details have been compromised

A. If we replace or issue a new credit card

You'll need to

- activate your new credit card – after you do so, you will not be able to use your old credit card, and
- update your payment details for any recurring payments you've set up using your old credit card or they won't be paid.

B. When we issue a different credit card

If you no longer meet the conditions for your credit card or we no longer offer the type of credit card you have we may offer you a different one. It may have different interest rates, charges and fees – we'll tell you at the time what the new interest rates and fees are.

If you don't want the new type of credit card, you can close your account.

12. Cancelling transactions made to your account

A. When we cancel transactions

We can cancel a transaction made to your account if we believe that the transaction was made as a result of fraud or mistake.

B. When you have a disagreement with a merchant

If you have a disagreement with a merchant, you must take it up directly with them. If they agree to refund you, we'll credit the refund as soon as we receive it.

We'll charge fees, charges and interest for the disputed transaction until the amount is paid for or refunded.

Lost, stolen or misused credit cards

You must take all reasonable steps to protect your credit card and account. Take a look at our website where you'll find more information on how to do this.

13. When your credit card is lost, stolen or misused

A. What you must do

If your credit card is lost, stolen or misused, you notice any unauthorised transactions, or your account, data or security details are no longer safe

- you must tell us straight away or once you receive the transaction alert that doesn't sound right
- you may need to provide information to support our investigations, this may include a copy of your report to the police – we may not be able to help you if you don't and
- we may need to share this information with the relevant law enforcement agencies or regulators.

We'll get back to you as soon as we can.

If you find your lost credit card later please destroy it as a security measure.

B. If you don't do this

You'll only be responsible for up to SGD100 for any unauthorised transactions that are charged to your account if

- you report to us straight away that your credit card is lost or stolen or in the case of any unauthorised or erroneous transaction, you report it to us as soon as practicable after you receive the relevant transaction alert, and
- you or a supplementary cardholder have not acted carelessly or fraudulently.

If we discover otherwise after we've already refunded you, we may reverse it.

Payments

You must make regular payments on your credit card debt.

14. What you owe

What you owe is made up of:

- what you owe for goods, services and cash withdrawals (including balance transfers and cash instalment plans);
- any interest; and
- any fees

Our Fees and Charges Schedule show our fees, charges and interest rates for all our different credit cards. You can also find the interest rates that apply to you on your statements.

Your statements or any document issued by us stating that an amount is due from you in respect of your account will be conclusive evidence of what you owe, unless proven incorrect.

A. How we calculate your interest

We charge interest from the date each transaction or charge is added to your account until the amount is paid off by the due date. It is calculated as follows:

- The amount you owe us multiplied by
- the interest rate of your credit card multiplied by
- the number of days it takes you to make the full payment

15. Your payments

A. You must repay the minimum payment amount

Your latest statement shows what your minimum payment amount is and when to repay it. Your minimum payment amount will be:

- 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if any; plus
- 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account*; plus
- 1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points)*; plus
- the excess amount above your credit limit, if your account is overlimit,

*The total amount under the 2nd and 3rd bullet points is subject to a minimum of \$50 (in the currency of your account).

However, if your total outstanding balance is less than \$50 (in the currency of your account), your minimum payment amount shall be your total outstanding balance.

If you pay at least the minimum payment amount each month you'll pay off all the interest added to your account that month, but we encourage you to pay the full balance. If you don't make the minimum payment, the interest will be added to your total outstanding balance and we'll charge interest on it. In addition, you will be subject to a late fee and we may reduce your credit limit.

B. How to pay less interest

We don't charge interest if you repay the full amount you owe us by the due date mentioned in your statement.

C. If you pay more than what you owe us

If you transfer more money than you owe into your account it'll be in credit. This credit amount won't earn any interest and will be used to pay for any transactions, fees, charges or interest until it is fully used.

16. How we apply your payments

We'll apply your payments to the amount you owe in this order

- 1 instalments for each of your cash instalment plans and spend instalment plans, if any
- 2 interest charges
- 3 late fees
- 4 annual credit card fees
- 5 overlimit fees
- 6 service charges (e.g. cash advance fees)
- 7 transactions charged to your account

We also apply payments to categories of balance from the highest interest rate to lowest interest rate after clearing the minimum payment. If the interest is the same, we'll start applying it to the oldest amounts first.

17. When you don't pay

A. What happens if you miss a payment

If you miss a payment.

- We may suspend your credit card and account and if we do, you and any supplementary cardholder won't be able to access the account and we won't act on any transaction instructions
- We may deduct the amount you owe from any other HSBC accounts you have here or in another country or territory, including any joint accounts
- It could result in legal action to recover the money you owe us and
- It may be more difficult for you to get credit in the future.

We'll charge you additional fees, charges and interest – check out our Fees and Charges Schedule

B. What happens if you don't pay

If you don't pay after we've given you any reasonable time to pay

- we can demand payment of the total amount you owe
- we may deduct the amount you owe from any balance(s) in other HSBC accounts you hold here or in another country or territory, including any joint accounts
- we may ultimately engage a third party or take legal action against you to recover the amount you owe – and may require you to pay us such legal and other costs in full (i.e. on a full indemnity basis)
- it may be more difficult for you to get credit in the future.

We'll continue to charge you interest and fees during this time until full payment is received.

Other actions we can take

18. We can stop or delay a transaction

A. When we stop or delay transactions

We can stop or delay a transaction if

- the transaction instructions and/or details provided by you, the merchant, the billing organisation and/or the relevant card scheme are incorrect or incomplete
- we reasonably believe that the instructions to process a transaction are not coming from you
- the recipient refuses the transaction
- another party involved in the transaction refuses to act on the instructions
- the transaction exceeds your credit limit
- we reasonably suspect there could be fraudulent, illegal, unauthorised or criminal activities
- we reasonably believe that if we don't it could put us in a position where we may not be following a law, regulation, code, court order or other duty, requirement or obligation
- we reasonably believe that if we don't it could expose us, or another HSBC group member, to action or censure from any government, regulator or law enforcement agency
- we believe that it's important as part of our fight against financial crime.

We are not responsible for any losses stopping or delaying a transaction may cause, if we act reasonably.

19. We can suspend your credit card

A. When we suspend your credit card

We can suspend your credit card straight away and without telling you first if

- you haven't repaid what you owe
- we have requested information from you, but you haven't given it to us within a reasonable time
- you gave us any incorrect or misleading information
- we have concerns about your account's security (such as a suspected misuse of your security details)
- we reasonably suspect there could be fraudulent, illegal, unauthorised or criminal activities
- we reasonably believe that if we don't it could put us in a position where we may not be following a law, regulation, code, court order or other duty, requirement or obligation

- we reasonably believe that if we don't it could expose us, or another HSBC group member, to action or censure from any government, regulator or law enforcement agency
- we believe that it's important as part of our fight against financial crime.

If we suspend your credit card for any other reason we'll tell you 30 days in advance.

B. What happens if we do

If we suspend your credit card

- you won't be able to use it
- we'll continue to charge any fees and interest while the suspension is in place and
- you must continue making payments that are due.

20. We can close the account

A. When we can

We can close your account straight away and without telling you first if

- you gave us any incorrect or misleading information
- we reasonably suspect there could be fraudulent, illegal, unauthorised or criminal activities
- we reasonably believe that if we don't it could put us in a position where we may not be following a law, regulation, code, court order or other duty, requirement or obligation
- we reasonably believe that if we don't it could expose us, or another HSBC group member, to action or censure from any government, regulator or law enforcement agency
- we believe that it's important as part of our fight against financial crime
- you are declared bankrupt or we believe that you may not be able to repay us what you owe.

If we close your account for any other reason we'll tell you 30 days in advance, for e.g., when you don't follow these terms.

B. What happens if we do

If we close your account

- we'll cancel all credit cards linked to it
- all benefits associated with your account will end
- you'll no longer be able to redeem any reward points or receive any benefits linked to your credit card, including any cash rebate
- we may disclose information about you and your account to credit reference agencies
- you'll need to update your payment details for any recurring payments you have set up using your credit card or they won't be paid and
- you must pay us all that you owe us.

Our credit card agreement with you will continue - until you do and we may take you to court to recover the money if you don't.

We are not responsible for any losses closing the account may cause, if we act reasonably.

C. Jurisdiction and laws that apply

If we ever need a court to settle a dispute between us, the laws of Singapore will apply to the interpretation of these terms and the dispute can be dealt with in the courts of Singapore.

Communications

21. Keeping contact

A. When we contact you

We'll assume that you received any communication from us:

- on the same day if we send it by SMS
- the day after we make it available on internet banking or send it by email,
- within 3 working days if sent by post to your last address known to us.

For documents relating to court proceedings (including a bankruptcy action), we may serve them and we'll assume you received such documents from us:

- immediately if we leave them at your address last known to us,
- within 3 working days if sent by prepaid registered post to your address last known to us.

We prefer to send as much electronically as we can to help our environment but please tell us if you'd prefer to receive your statements by post. We may charge a fee for statements sent by post, as well as for the retrieval of past statements.

B. How you can contact us

General credit card enquiries

1800-HSBC NOW (4722 669) from Singapore, or (65) 64722 669 from overseas

Lost / stolen credit cards or any unauthorised transactions

1800-HSBC NOW (4722 669) from Singapore, or (65) 64722 669 from overseas

By email

direct@hsbc.com.sg

In person

Visit any of our branches

Credit Card Features Schedule

- **HSBC Advance Credit Card**

HSBC Advance Credit Card Cashback Programme

Category	Total Eligible Purchases per calendar month	Cashback awarded to Eligible Advance credit cardholders	Maximum Cashback earned per calendar month
Base Cashback	SGD2,000 and below	1.5%	SGD70
	Above SGD2,000	2.5%	

For further details regarding the features of this card and the HSBC Advance Credit Card Cashback Programme terms and conditions, please visit [hsbc.com.sg/advanceTnCs](https://www.hsbc.com.sg/advanceTnCs)

- **HSBC Revolution Credit Card**

HSBC Revolution Credit Card 10X Reward Points Programme

For every SGD1 spent on	HSBC Reward points earn rate
Eligible online transactions and contactless payments	10 HSBC Reward points
Other eligible purchases	1 HSBC Reward point

For further details regarding the features of this card and the HSBC Revolution Credit Card 10X Reward Points Programme terms and conditions, please visit [hsbc.com.sg/revoTnCs](https://www.hsbc.com.sg/revoTnCs)

- **HSBC Visa Platinum Card**

HSBC Visa Platinum Card Cash Rebate Programme

Categories of eligible purchases (local spend only)	Cash rebate earn rate
Groceries, dining, fuel (Shell and Caltex only)	5%

Cash rebates are capped at SGD250 per quarter.

To qualify for the cash rebate:

- existing eligible cardholders will need to charge a minimum of SGD600 in eligible purchases per month for all 3 months in any given quarter; and
- new eligible cardholders will need to charge a minimum of SGD1,000 in eligible purchases for the quarter in which they were issued a HSBC Visa Platinum Card.

For further details regarding the features of this card and the HSBC Visa Platinum Card Cash Rebate Programme terms and conditions, please visit [hsbc.com.sg/vpcTnCs](https://www.hsbc.com.sg/vpcTnCs)

- **HSBC Visa Infinite Credit Card**

Key benefits		
Unlimited airport lounge access		
- Applicable to main and supplementary cardholders		
Complimentary limousine transfer and expedited immigration clearance		
- Applicable to main cardholders only		
- Receive 2 complimentary redemptions of both privileges - limousine transfers to the airport and expedited immigration clearance each calendar year. HSBC Premier customers get 4 complimentary redemptions.		
- Get additional 1 limousine transfer and 1 expedited immigration clearance with every SGD2,000 spent on your card in eligible purchases in a calendar month.		
- Redeem up to 24 limousine transfers and 24 expedited immigration clearances each year.		
Air miles earn rate		
Earn rate	Local spend	Overseas spend
Regular earn rate	SGD1 = 1 air mile	SGD1 = 2 air miles
Step up earn rate*	SGD1 = 1.25 air miles	SGD1 = 2.25 air miles
*To be eligible for step-up earn rate, cardholders have to charge more than SGD50,000 in eligible purchases to their HSBC Visa Infinite card in the previous year.		
Travel insurance coverage of up to SGD2.75 million		
Applicable with travel expenses charged to your HSBC Visa Infinite card.		
For further details, please visit hsbc.com.sg/infinite		
Travel insurance coverage is underwritten by MSIG Insurance (Singapore) Pte. Ltd. HSBC Bank (Singapore) Limited is not the underwriter nor the distributor for this insurance plan. It is not an obligation of, deposit in or guaranteed by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K).		

Please note that annual credit card fee of SGD662.15(SGD497.12 for HSBC Premier Customers) will be charged to your new card account upon approval.

For further details regarding the features of this card and the applicable terms and conditions, please visit hsbc.com.sg/viTnCs

- **HSBC Premier Mastercard Credit Card**

HSBC Premier Mastercard Cash Rebate Programme

Categories of eligible purchases	Cash rebates earn rate
Groceries, dining, transportation and fuel (Shell and Caltex only)	5%

Cash rebates are capped at SGD150 per calendar month.

To qualify for the cash rebate, eligible cardholders will need to charge a minimum of SGD600 in eligible purchases per month.

For further details regarding the features of this card and the HSBC Premier MasterCard Cash Rebate Programme terms and conditions, please visit hsbc.com.sg/pmcTnCs

- **HSBC TravelOne Credit Card**

Key benefits	
HSBC TravelOne Reward Points Programme	
For every SGD1 spent on	HSBC Reward points earn rate
Local spend	3 HSBC Reward points
Overseas spend (foreign currency)	6 HSBC Reward points
Airport lounge visits via Mastercard Travel Pass - Applicable to main cardholders only	
Instant redemption for air miles and hotel membership points, with a wide range of selected airlines and hotel partners for points conversion	
Travel insurance coverage of up to USD100,000 Applicable with travel expenses charged to your HSBC TravelOne Credit Card.	
For further details, please visit hsbc.com.sg/travelone	

For further details regarding the features of the HSBC TravelOne card and the HSBC TravelOne Credit Card Reward Points Programme terms and conditions, please visit hsbc.com.sg/toTnCs

- **Secured Cards**

For any cancellation/termination of a Secured Card, the secured monies shall be released to you only after all your liabilities owing to us under the Secured Card or any other financial arrangement entered into with you have been settled in full.

- **Mobile Cards, Virtual Cards and contactless features of your credit card**

Mobile Wallet

Where you have added a digital version of your credit card ("**Mobile Card**") to a wallet application installed in a compatible device ("**Mobile Wallet**"), please refer to the Mobile Wallet provider for the terms applicable to your use of the Mobile Wallet and the use of any personal data and information provided by you to the Mobile Wallet provider ("**Mobile Wallet Data**"). We are not responsible for any losses relating to any use of or inability to use the Mobile Wallet, or the privacy and security of your Mobile Wallet Data.

Cancelling your Mobile Card

If your Mobile Card is cancelled, please follow the instructions of the Mobile Wallet provider to remove your Mobile Card from the Mobile Wallet. You are responsible for all transactions made with your Mobile Card until you have removed it from the Mobile Wallet and the device on which your Mobile Card is registered.

The cancellation of your Mobile Card will not cancel your physical credit card, the digital version of your credit card which you can access in the mobile banking app ("**Virtual Card**"), or the Mobile Cards of any supplementary cardholders, unless you also instruct us to cancel your physical credit card.

Please refer to hsbc.com.sg/credit-cards/features for further details regarding the use of your Mobile Card, Virtual Card and the contactless features of your credit card.

- **Mastercard Automatic Billing Update (ABU)/ Visa Account Updater (VAU)**
 - ABU and VAU are automated solutions for MasterCard and Visa credit cards, which help to ensure uninterrupted service and payments by updating card-on-file (“COF”) information with merchants for your recurring and non-recurring payments.
 - ABU and VAU help to reduce COF transaction declines due to changed credit card numbers and/or expiration dates.
 - Please refer to [hsbc.com.sg/ABUVAU](https://www.hsbc.com.sg/ABUVAU) for further details regarding the use of ABU/VAU
- **Security tips**

For details on how to keep your card account safe, please refer to [hsbc.com.sg/credit-cards/features](https://www.hsbc.com.sg/credit-cards/features).

Our Fees and Charges Schedule

This is important to you as it outlines how much we charge in connection with your credit card. Unless otherwise specified, all amounts set out in this Schedule are in the currency of the relevant card account.

Interest	Interest free period	You'll enjoy 20 days from the date of your statement where we won't charge any interest, but you'll have to pay all your balance by the specified due date		
	On purchases	Interest Rate	26.9% per annum compounded daily from date of transaction till receipt of full payment W.e.f. 8 January 2024, the interest rate on purchases will be revised to 27.8% per annum	
		But the following minimum fixed amount will be charged	\$2.50	
	Cash advance and balance transfer interest (after the applicable promotional period has ended)	Interest rate (no interest free period applicable)	28% per annum compounded daily from date of transaction till receipt of full payment W.e.f. 8 January 2024, the interest rate on cash advance will be revised to 28.5% per annum	
		But the following minimum fixed amount will be charged	\$2.50	
	Minimum monthly payment	<p>This will be made up of:</p> <ul style="list-style-type: none"> • 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if any; <u>plus</u> • 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account*; <u>plus</u> • 1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points)*; <u>plus</u> • the excess amount above your credit limit, if your account is overlimit, <p>*The total amount under the 2nd and 3rd bullet points is subject to a minimum of \$50 (in the currency of your account).</p> <p>However, if your total outstanding balance is less than \$50 (in the currency of your account), your minimum payment amount shall be your total outstanding balance.</p>		
Fees and charges	Late Payment	If we do not receive the minimum payment mentioned on your statement by the specified due date, we will charge \$100		
	Replacement of your credit card	Damaged or faulty card	Nil	
		Lost or stolen	\$20 (Nil for Premier MasterCard credit card) (\$21.80 inclusive of GST per annum)	
	Annual Credit Card Fee		Primary Card	Supplementary Card
		Premier Mastercard	Nil	Nil

	Advance Visa	\$180 (\$196.20 inclusive of GST) p.a.*	Nil
	Visa Platinum	\$180 (\$196.20 inclusive of GST) p.a.*	Nil
	Revolution	Nil	Nil
	Visa Infinite	\$607.48 (\$662.15 inclusive of GST) p.a. \$456.07 (\$497.12 inclusive of GST) p.a. for HSBC Premier customers	Nil
	TravelOne	\$180 (\$196.20 inclusive of GST) p.a.*	Nil
	Classic SGD	\$36 (\$39.24 inclusive of GST) p.a.*	Nil
	Classic USD	\$15 (\$16.35 inclusive of GST) p.a.	\$10 (\$10.90 inclusive of GST) p.a.
	Gold SGD	\$125 (\$136.25 inclusive of GST) p.a.*	Nil
	Gold USD	\$65 (\$70.85 inclusive of GST) p.a.	\$40 (\$43.60 inclusive of GST) p.a.
<p>* The annual credit card fee for each year after the first year will be waived if the cardholder charges a minimum of \$12,500 (for TravelOne only, the minimum is \$25,000) to the card account in that year. Balance transfers, tax payments, annual credit card fees, bank charges and unposted, cancelled or refunded transactions are excluded from the calculation of this spend requirement.</p>			
Annual Mileage Membership Fee for Asia Miles and KrisFlyer miles	SGD denominated accounts: \$40 (\$43.60 inclusive of GST per annum) USD denominated accounts: \$30 (\$32.70 inclusive of GST per annum) 40		
Cash Advance Fee	<p>6% of amount withdrawn or \$15, whichever is greater per transaction W.e.f. 8 January 2024, the cash advance fee will be revised to 8% of amount withdrawn or \$15, whichever is greater per transaction.</p> <p>Cash advance means any cash withdrawal in any currency, which shall include quasi cash transactions such as (without limitation):</p> <ul style="list-style-type: none"> - Betting and gaming related transactions - Purchase of foreign currency, cryptocurrency, travelers cheques and money orders - Wire transfers (including money transfers) <p>The amount of cash advance you may obtain from your card account shall be subject to a limit imposed by us, which may be reviewed and revised from time to time without prior notice to you. Please refer to your statement for further details.</p>		

Overlimit Fee	\$40
Retrieval Fee	<p>Sales Draft</p> <ul style="list-style-type: none"> - Current to three months old: \$5 per sales draft (\$5.45 inclusive of GST per annum) - Above three months old: \$10 per sales draft (\$10.90 inclusive of GST per annum) <p>Statement</p> <ul style="list-style-type: none"> - Current to two months old: Nil - Three to 12 months old: \$5 per statement (\$5.45 inclusive of GST per annum) - Above 12 months old: \$10 per statement (\$10.90 inclusive of GST per annum)
Fees for foreign currency transactions	<p>We charge an administrative fee for such card transactions at a rate of 2.25% of the transaction amount.</p> <p>All foreign currency and overseas transactions will also be subject to an additional charge of 1% of the transaction amount by Visa, MasterCard or such other relevant card scheme association (as the case may be).</p> <p>Card transactions in US dollars (whether made overseas or online) shall be converted to the currency of your card account (not applicable for USD card).</p> <p>Card transactions in a foreign currency other than US dollars (whether made overseas or online) shall be converted into US dollars before being converted into the currency of your card account (not applicable for USD card).</p> <p>All conversions shall be based on the wholesale foreign exchange rate determined by Visa, MasterCard or other relevant card scheme associations on the day which a transaction is received by us. We may agree with Visa, MasterCard or such other relevant card scheme association (as the case may be) to settle with them in the currency of the card account at a time and rate set by them.</p>
Dynamic Currency Conversion (DCC) Fee	<p>1% of the transaction amount, which is imposed by Visa, MasterCard or such other relevant card association.</p> <p>DCC is a service offered at selected ATMs located overseas and used by selected merchants and service providers located overseas or online. DCC converts a foreign currency transaction into the currency of a card account at the point of sale.</p> <p><u>Foreign currency transactions:</u> If your foreign currency card transaction is converted to the currency of the card account via DCC, the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be.</p> <p><u>Transactions in the currency of your card account:</u> If you enter into a transaction in the currency of your card account with a merchant</p>

		(including online merchants) that routes its payment processing outside Singapore (and in the case of US dollar cards, outside the United States and Singapore):	
		<ul style="list-style-type: none"> - this will be treated as a foreign currency transaction by Visa, MasterCard or such other relevant card scheme association (as the case may be); and - the process of converting the foreign currency transaction to the currency of your card account and the exchange rates applied will be determined by the merchant or Dynamic Currency Conversion (DCC) service provider. 	
	Service Charges for Insufficient funds	Returned Cheque	\$30
		Unsuccessful standing instruction / GIRO payment.	\$30

Your Rewards Programme Schedule

If you have any of the cards listed below, you will be eligible for our Rewards Programme. You'll find the full terms of this Programme at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/credit-cards/rewards/terms-and-conditions.pdf> or you may contact us with any query.

Who can benefit	Holders of the following HSBC credit cards: Premier MasterCard (SGD/USD) Visa Infinite Visa Platinum Revolution HSBC Visa Gold and Classic (SGD/USD) HSBC MasterCard Gold and Classic (SGD/USD) TravelOne
Fees	At the moment we are not charging any fees, however if this changes we will let you know.
How many rewards programs can you join?	1 programme for each credit card
Earn rate	<p>Each primary cardholder who holds an eligible Singapore dollar denominated credit card will earn one Rewards point for every SGD1 charged to such card on qualifying transactions made locally and overseas.</p> <p>Each primary cardholder who holds an eligible US dollar denominated credit card will earn one Rewards point for every USD0.70 charged to such card on qualifying transactions made locally and overseas.</p> <p>The earn rate for Rewards points may be accelerated in accordance with the terms and conditions specific to certain cards. Cardholders should refer to the card specific terms and conditions for details.</p>
How long are Rewards points valid	<p>Rewards points are valid for a 37 month period commencing from the month subsequent to the month in which such Rewards points are awarded.</p> <p>We'll let you know the actual expiry month either on your card statement or on your HSBC Internet Banking profile, if you have one.</p> <p>Remember: if you do not use your Rewards points by then, you'll lose them.</p>

Losing Rewards points	Where any charge posted to a card account is reversed (for example, where you return a purchase or cancel a service and receive a refund) or found to be related to a corporate or business transaction, any Rewards points awarded in respect of the transaction will be cancelled.
What happens when the programme is suspended or terminated	If this happens, you'll have to redeem your Rewards points within a specified period of time, otherwise your Rewards points will be invalidated. We'll let you know when needed. Remember: this programme is tied to your credit card, so if your card is cancelled your Rewards points will be cancelled as well.

Data Privacy Policy

SECTION 1: HSBC data privacy principles

- **Transparency:** We will be clear and transparent as to how we collect and use data, including providing data subjects with a statement of how we may use their data where required.
- **Fair and lawful usage:** We will only collect, process and store data lawfully and where we have a legitimate reason to do so.
- **Limited purposes:** We will collect and process data for specified and lawful purposes, and will not use it for further, incompatible purposes without first taking all steps necessary under applicable data privacy laws and regulations.
- **Data minimisation and adequacy:** We will ensure our collection, retention and processing of data is proportionate. We will strike an appropriate balance to ensure that we process sufficient data to carry on our business and achieve any specified lawful purpose, while making sure that we do not collect, retain or process excessive amounts of data.
- **Data quality and accuracy:** We will maintain appropriate standards of data quality and integrity, and we will implement policies in respect of data accuracy, including taking steps to avoid becoming out of date where appropriate.
- **Data security and retention:** We will retain data securely, implement appropriate data retention policies, and we will dispose of data securely once it is no longer required. We will ensure that appropriate processes are put in place so only HSBC colleagues with a business requirement to access such data are authorised and able to do so.
- **Training and awareness:** We will ensure that HSBC colleagues with access to data are trained appropriately on their obligations regarding those data.
- **Data subject rights:** We will ensure that data subjects' rights are observed in accordance with applicable data privacy laws and regulations, including any timeline established thereby.
- **Third parties:** Where we appoint a vendor or agent, we will require them to apply standards equivalent to the HSBC Data Privacy Principles. We will only disclose data to governmental or judicial bodies or law enforcement or agencies or our regulators where this is allowed by applicable data privacy laws and regulations, or otherwise required by applicable laws and regulations.
- **Data transfers:** Where we voluntarily transfer data to another HSBC entity, third party or to another jurisdiction, we will ensure that the data transfer is lawful and that the recipient is required to apply the same, or equivalent, standards as the HSBC Data Privacy Principles.

SECTION 2: Data privacy notice

Your data (including personal data) is important to us. Read this notice to find out how we collect, store, use and share your data.

1.

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us
- when you visit our websites or use our products, services and mobile apps
- from other people and companies
- from other HSBC group companies.

We store your data in physical or electronic form on our systems, our service providers' systems (including third party cloud providers) locally or overseas.

We comply with the laws of Singapore.

You can access your data or withdraw your consent

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to correct or update your data.

You can also withdraw your consent to any use of your data by contacting us.

2.

WHAT WE USE YOUR DATA FOR

We use your data

- to provide products and services to you
- to market products or services to you if you've given us your consent to do so
- to comply with laws, regulations and requirements, including our internal policies
- to help us to prevent financial crimes
- to improve our products, services and marketing
- for the other purposes set out in sub-section A.

You can set your marketing preferences

You can contact us at any time if you don't want us to send direct marketing to you via certain channels, such as email, telephone calls, mobile messaging or post.

3.

WHO WE SHARE YOUR DATA WITH

We may share your data

- with other companies and third parties who help us to provide services to you or who act for us
- with other HSBC group companies
- with third parties who you consent to us sharing your data with
- with local or overseas law enforcement agencies, industry bodies, regulators or authorities
- with the other third parties set out in sub-section C.

We may share your data locally or overseas.

You can contact us

HSBC Bank (Singapore) Limited

sghdpo@hsbc.com.sg

Keep reading for more details 

More details

A

Data use

Your data may be used to

- assess you for products and services and enable us to provide and operate them
- conduct credit checks and reviews on you and obtain or provide credit references
- manage our business, including our credit and other risk management functions and to comply with our internal policies
- design and improve our products, services and marketing
- as described in sub-section D, provide you with marketing information
- exercise our rights under contracts with you, including collecting any amounts due from you
- comply with compulsory or voluntary requirements that we or the HSBC group has such as legal, tax, regulatory, sanctions or market requirements in Singapore and overseas
- comply with requests made by different bodies or authorities such as legal, regulatory, law enforcement, government and tax authorities in Singapore and overseas. Sometimes we may have to comply with such requests and other times we may choose to voluntarily comply
- comply with our or any HSBC group company's policies, procedures and other commitments in the detection, investigation and prevention of financial and other crimes. This may involve sharing your data in Singapore and overseas. This is important in our wider fight against these crimes
- allow any company that we transfer our business or assets to, to evaluate our business and use your data after any transfer
- any other uses for which you have given consent
- any purpose relating to any of the purposes above.

Your rights

You can request access to your data, correct data that we hold about you, withdraw consent to use of your data and give feedback. We may be unable to provide you with access to some data — if so, we'll explain why not unless it's not lawful to tell you. If you withdraw consent, we may be unable to continue providing products or services to you.

This may result in the end of some or all of our contractual relationships with

B

Data collection and storage

you. You can also ask us to explain our data policies and practices.

C

Data sharing

We may collect

- data that you give to us such as your contact and identification details
- biometric data such as your voice ID and facial recognition data
- your geographic data and location data based on your mobile or other electronic device.

If you don't give us data or if you withdraw your consent to any use of your data then we may be unable to provide products or services.

We may also collect data about you from third parties such as

- people who act for you or who you give consent to transfer data to us
- publicly available sources and agencies that collect data which they summarise and use to create statistics
- credit reference, debt collection and fraud prevention agencies
- people who you deal with through our services.

We may also generate information about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps. See our cookies policy below.

Storing your data overseas

We may transfer and store your data overseas, including places that don't have the same level of protection for personal data.

Protecting your stored data

While we store it, your data is protected by physical, electronic and procedural safeguards and governed by the laws of Singapore (including the Personal Data Protection Act).

Our third party service providers that receive your data are required to comply with strict measures to protect your data.

If you provide data about others

If you provide data to us about another person (such as a joint account holder, trustee, beneficiary or guarantor) you must make sure that you have obtained written consent from such person and that you have retained proof of these consents. You must provide us with such proof if we request for it.

We share your data with

- HSBC group companies or business divisions
- third parties who provide services to us and other third parties we work with
- credit reference, debt collection and fraud prevention agencies
- any bodies or partnerships between law enforcement and the financial sector or authorities, such as legal, regulatory, law enforcement, government and tax authorities in Singapore or overseas or anyone acting for them
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with them for marketing purposes and the partner may then use your data to send our adverts to you and advertise to people who have a similar profile to you)
- any other third parties who you have consented to us sharing your data with.

We may share your anonymised data with other parties not listed above. If we do this you won't be identifiable from this data.

D

Direct Marketing

This is when we use your personal data to send you details about products, services and offers such as financial, insurance or related products and services provided by us or our co-branding partners, rewards, loyalty privileges or charities. This includes providing you with personalized marketing (including by aggregating your data with data of others or through social media advertising partners). We'll only do this where you've consented (including by you giving us an indication of no objection where this is permitted by law).

We may use your contact details and data such as your demographic information, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

You can tell us any time if don't want to receive marketing from us by updating your marketing preferences on our web-site, clicking our "unsubscribe" links in our emails or by contacting us (it may take a short time to update our records to reflect any change). We'll need to get your separate consent to share your data with other HSBC companies and business divisions, or third parties for them to market their products and services to you.

SECTION 3: Website policy

- **COOKIES:** We will assess your usage and activities on our website to improve your experience when visiting the site. We will also work with third parties including Doubleclick, Yahoo!, Facebook, Nielsen//NetRatings, WebTrends and Adobe, who use technologies such as cookies, spotlight monitoring and web beacons to collect and use information (i) to find out more about users of our website, including user demographics and behaviour and usage patterns, (ii) for more accurate reporting, and (iii) to provide you with personalized marketing based on your individual interests, if you've given us your consent to do so.
- **THIRD PARTY SITES:** Our website may contain links to other websites operated by third parties. Your use and access of such links is governed by the Hyperlink Policy and we are not responsible for the privacy practices of such websites.

This Policy will apply for as long as we store your data. We'll review this Policy from time to time and may make changes. We'll notify you if any changes are made.