

## 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. You can find this on our website

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 Reward 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, SMS, push notifications on the HSBC mobile banking app, and/or such other means that we may specify from time to time, each time a transaction exceeds a pre-determined amount.

If you've opted to receive transaction alerts from us by email or SMS, you'll give us a complete and accurate mobile phone number or electronic mail address. The delivery of transaction alerts by SMS is subject to the terms and services of your telecommunications service provider.

We recommend turning on push notifications on the HSBC mobile banking app so that you may receive transaction alerts via push notifications.

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 live in a rapidly changing world. Sometimes this means we need to update these terms. These updates include amendments to:

- fees and charges;
- interest rates;
- interest rate calculation methodology;
- minimum payment amount;
- basis of calculation of minimum payment amount; and
- your credit card benefits and features.

We may amend or supplement these terms, if it is reasonably necessary to:

- reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
- give effect to:
  - applicable law, rule, regulation;
  - a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
- reflect changes to industry or market conditions or practice;
- align with standards or expectations including in respect of:
  - banking and financial services practices;
  - environmental, social and governance practices;
  - consumer and investor protection practices;
  - cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
  - operational resilience and data management practices; or
  - taxation and transfer pricing practices; or
- otherwise protect our legitimate interests.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these terms before such terms take effect.

We can choose how to give this notice to you. This may include:

- contacting you directly (through mail, email, post or via mobile);
- placing signs or notices at our branches;
- publishing the change on our website; and/or
- using any other method we think is reasonably appropriate.

If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.

#### 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. 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.

### D. 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.

## 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 if you do not receive your credit card within a reasonable time.

### 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 bill payment**

You can only stop or change future recurring bill 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, delay or change any other kind of 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. Protecting your credit card and account

You'll need to take all reasonable care and precaution to:

- enable transaction alerts on any device you use to receive these alerts
- receive all transaction alerts for all outgoing transactions, the activation of your digital security token, and the conduct of any high-risk activity made from your account (including disabling transaction notifications that we will send upon completion of a payment transaction; and changing your contact information including your mobile phone number, electronic mail address and mailing address)
- monitor alerts sent to you, including verifying that the stated recipient or activity is intended before you complete any transaction or high-risk activity
- read any risk warning messages sent by us before you proceed with any high-risk activity. If you do not understand the risks and implications of such activity, you should visit our website for more information or contact us prior to performing the activity. When you proceed with a high-risk activity, we'll consider you've understood the risk and implications of doing so
- ensure you and your supplementary cardholders don't disclose your security details to anyone else. This includes failing to keep your security details secure from others who may misuse it
- ensure any record of your security details can't be easily found by others, and is kept in a secure location only you can access, and
- comply with your duties under any applicable guidelines, regulations or directions issued by any judicial, government or regulatory authority or body that relate to the protection of your credit card and account, including the E-Payments User Protection Guidelines published by the Monetary Authority of Singapore (MAS).

You'll need to keep your security details in a:

- secure electronic or physical location that only you can access, and
- place where the record is unlikely to be found by anyone else. Tell us straight away if you think your security details are no longer safe or have been used by someone else.

### 14. 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 activities, 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. If you're unable to tell us straight away, we may ask you about the reasons for your delay. If there is any unauthorised activity on your account, you should tell us as soon as practicable, and no later than 30 calendar days after receiving the transaction alert for such activity, in order to facilitate our claims investigation process
- you should activate the emergency self-service block card feature to block further access to your account as soon as practicable after you are notified of any unauthorised activities and you have reason to believe that your account has been compromised, or if you are unable to contact us. You can activate this feature through the ways listed on our website
- you must provide any information we ask for within a reasonable amount of time to support our investigations – we may not be able to help you if you don't
- you must make a police report as soon as practicable if advised by us to do so or if you suspect that you are a victim of fraud. If we request for a police report, you should provide it within 3 calendar days of our request, 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, and no later than 30 calendar days 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.

### **15. 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

### **16. 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 2<sup>nd</sup> and 3<sup>rd</sup> bullet points is subject to a minimum of \$50 (in the currency of your account).

Overlimit means the balance amount in excess of the combined credit limit, and is payable immediately in addition to the minimum payment due for the month.

Effective from 7 April 2025

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.

## **17. 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.

## **18. 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

### 19. 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.

### 20. 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.

### 21. 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**

## **22. 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 or push notifications on the HSBC mobile banking app
- 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 or activities**

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

#### **In person**

Visit any of our branches

# Credit Card Features Schedule

- **HSBC Live+ Credit Card**

## HSBC Live+ Credit Card Cashback Programme

| Categories of eligible purchases              | Cashback earn rate |
|---|--------------------|
| Dining, Shopping and Entertainment            | 5%                 |
| Petrol (Caltex and Shell only)                | 5%                 |
| 0.3% cashback on all other eligible purchases | 0.3%               |

Cashback is capped at SGD250 per calendar quarter.

To qualify for the cashback:

- 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 Live+ Credit Card.

If cardholders did not meet the minimum amount in eligible purchases, a flat 0.3% cashback will be awarded to all eligible purchases.

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

- **HSBC Visa Platinum Card**

## HSBC Visa Platinum Card Cash Rebate Programme

With effect from 21 June 2024, we no longer offer HSBC Visa Platinum Credit Card.

For existing cardholders of HSBC Visa Platinum Credit Cards that have card numbers starting with 451297 and 496645

Your card and its benefits under the HSBC Visa Platinum Credit Card Cash Rebate Programme will remain the same.

For existing cardholders of HSBC Visa Platinum Credit Cards that have card numbers starting with 492160

Starting 1 October 2024, the HSBC Visa Platinum Credit Card Quarterly Cash Rebate Programme will cease to apply to your card, and you will enjoy a refreshed suite of benefits with the new HSBC Live+ Credit Card Cashback Programme. For more details, pls visit [hsbc.com.sg/vpc](https://hsbc.com.sg/vpc).

| 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.

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://hsbc.com.sg/vpcTnCs)

Effective from 7 April 2025

- **HSBC TravelOne Credit Card**

|  |                                     |
|--|-------------------------------------|
| <b>Key benefits</b>  |                                     |
| HSBC TravelOne Reward Points Programme   |                                     |
| <b>For every SGD1 spent on</b>   | <b>HSBC Reward points earn rate</b> |
| Local spend  | 3 HSBC Reward points                |
| Overseas spend (foreign currency)  | 6 HSBC Reward points                |
| <b>Airport lounge visits via Mastercard Travel Pass</b><br>- Applicable to primary cardholders only  |                                     |
| <b>Instant redemption for air miles and hotel membership points, with a wide range of selected airlines and hotel partners for points conversion</b>   |                                     |
| <b>Travel insurance with coverage of up to SGD150,000 for Overseas Medical Expenses</b><br>Applicable with travel expenses charged to your HSBC TravelOne Credit Card.<br><br>For further details, please visit <a href="https://hsbc.com.sg/travelone">hsbc.com.sg/travelone</a>                                |                                     |
| 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). |                                     |

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

- **HSBC Revolution Credit Card**

#### HSBC Revolution Credit Card 10X Reward Points Programme

|                                       |                                     |
|---------------------------------------|-------------------------------------|
| <b>For every SGD1 spent on</b>        | <b>HSBC Reward points earn rate</b> |
| Eligible online transactions 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://hsbc.com.sg/revoTnCs)

- **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://hsbc.com.sg/advanceTnCs)

- **HSBC Visa Infinite Credit Card**

|   |                               |                             |
|---|-------------------------------|-----------------------------|
| <b>Key benefits</b>   |                               |                             |
| <b>Unlimited airport lounge access</b>  |                               |                             |
| - Applicable to primary and supplementary cardholders   |                               |                             |
| <b>Complimentary limousine transfer and expedited immigration clearance</b>   |                               |                             |
| - Applicable to primary 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.  |                               |                             |
| <b>Air miles earn rate</b>  |                               |                             |
| <b>Earn rate</b>  | <b>Local spend</b>            | <b>Overseas spend</b>       |
| Regular earn rate   | SGD1 = 2.5 HSBC Reward points | SGD1 = 5 HSBC Reward points |
| <b>Travel insurance coverage of up to SGD2.75 million</b>   |                               |                             |
| Applicable with travel expenses charged to your HSBC Visa Infinite card.  |                               |                             |
| For further details, please visit <a href="https://www.hsbc.com.sg/infinite">hsbc.com.sg/infinite</a>   |                               |                             |
| <small>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).</small> |                               |                             |

Please note that annual credit card fee of SGD662.15 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](https://www.hsbc.com.sg/viTnCs)

- **HSBC Premier Mastercard Credit Card**

| Key benefits   |                                |                                |
|--|--------------------------------|--------------------------------|
| <b>Air miles earn rate</b>   |                                |                                |
| <b>Earn rate</b>   | <b>Local spend</b>             | <b>Overseas spend</b>          |
| Premier Mastercard Credit Card (SGD)   | SGD1 = 3 HSBC Reward points    | SGD1 = 5 HSBC Reward points    |
| Premier Mastercard Credit Card (USD)   | USD0.70 = 3 HSBC Reward points | USD0.70 = 5 HSBC Reward points |
| <b>Airport lounge access service</b>   |                                |                                |
| <ul style="list-style-type: none"> <li>- Applicable to primary cardholders only</li> <li>- Premier: 4 airport lounge visits per year (can be shared with guests)</li> <li>- Premier Elite: 6 airport lounge visits per year (can be shared with guests)</li> </ul>   |                                |                                |
| <b>Airport limousine ride service</b>  |                                |                                |
| <ul style="list-style-type: none"> <li>- Applicable to primary cardholders only</li> <li>- Premier: 1 airport limousine ride to the airport per calendar quarter</li> <li>- Premier Elite: 2 airport limousine rides to the airport per calendar quarter</li> </ul>  |                                |                                |
| *Subject to a minimum spend of SGD12,000 in eligible purchases in the previous calendar quarter  |                                |                                |
| New eligible cardholders will need to charge a minimum of SGD6,000 in eligible purchases for the quarter in which they were issued a HSBC Premier Mastercard Credit Card.  |                                |                                |
| <b>Travel insurance coverage of up to USD500,000</b>   |                                |                                |
| Applicable with full cost of air ticket charged to your HSBC Premier Mastercard Credit Card.   |                                |                                |
| <small>Travel insurance coverage is underwritten by AIG Asia Pacific Insurance 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).</small> |                                |                                |

For further details regarding the features of this card and the applicable terms and conditions, please visit [hsbc.com.sg/pmcTnCs](https://hsbc.com.sg/pmcTnCs)

- **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.

Secured Card means a card issued by us pursuant to the Monetary Authority of Singapore’s secured card regulations.

- **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](https://www.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.

|                         |  |   |  |  |
|-------------------------|--|---|--|--|
| <b>Interest</b>         | 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   | 27.8% per annum compounded daily from date of transaction till receipt of full payment |  |
|                         |  | 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)  | 28.5% per annum compounded daily from date of transaction till receipt of full payment |  |
|                         |  | 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"> <li>• 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if any; <u>plus</u></li> <li>• 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account*; <u>plus</u></li> <li>• 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></li> <li>• the excess amount above your credit limit, if your account is overlimit,</li> </ul> <p>*The total amount under the 2<sup>nd</sup> and 3<sup>rd</sup> 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> |  |  |
| <b>Fees and charges</b> | Late Payment <sup>^</sup>  | 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 <sup>^</sup>   | Damaged or faulty card  | Nil  |  |
|                         |  | Lost or stolen  | \$20 (Nil for Premier MasterCard credit card) (\$21.80 inclusive of GST per annum)     |  |

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|   |   |  |                                      |
|---|---|--|--------------------------------------|
| Annual Credit Card Fee  |   | Primary Card                               | Supplementary Card                   |
|   | Premier Mastercard SGD  | S\$450 (S\$490.50 inclusive of GST) p.a.#  | Nil                                  |
|   | Premier Mastercard USD  | USD350 (USD381.15 inclusive of GST) p.a.#  | Nil                                  |
|   | Visa Infinite   | \$607.48 (\$662.15 inclusive of GST) p.a.  | Nil                                  |
|   | Privé   | \$4,888 (\$5,327.92 inclusive of GST) p.a. | Nil (Up to 3 Supplementary Cards)    |
|   | TravelOne   | \$180 (\$196.20 inclusive of GST) p.a.*    | Nil                                  |
|   | Live+   | \$180 (\$196.20 inclusive of GST) p.a.*    | Nil                                  |
|   | Visa Platinum   | \$180 (\$196.20 inclusive of GST) p.a.*    | Nil                                  |
|   | Advance Visa  | \$180 (\$196.20 inclusive of GST) p.a.*    | Nil                                  |
|   | Revolution  | Nil  | 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> <p>#The annual fee for any given year will be waived if the Cardholder:</p> <ul style="list-style-type: none"> <li>(a) has a Premier relationship with HSBC; and</li> <li>(b) maintains a Total Relationship Balance ("TRB") of at least SGD200,000 (or foreign currency equivalent) with HSBC in accordance with the TRB eligibility criteria of their Premier relationship.</li> </ul> <p>For further details on TRB, please refer to <a href="http://www.hsbc.com.sg/Premier">www.hsbc.com.sg/Premier</a></p> |   |  |                                      |
| Mileage Programme Annual Fee  | \$0 until such time as may be determined by HSBC  |  |                                      |
| Cash Advance Fee  | 8% of amount withdrawn or \$15, whichever is greater per transaction<br><br>Cash advance means any cash withdrawal in any currency, which shall include quasi cash transactions such as (without limitation): <ul style="list-style-type: none"> <li>- Betting and gaming related transactions</li> <li>- Purchase of foreign currency, cryptocurrency, travelers cheques and money orders</li> </ul> |  |                                      |

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|  |  |
|--|--|
|  | <ul style="list-style-type: none"> <li>- Wire transfers (including money transfers)</li> </ul> <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 <sup>^</sup>             | \$40   |
| Retrieval Fee <sup>^</sup>             | <p>Sales Draft</p> <ul style="list-style-type: none"> <li>- Current to three months old: \$5 per sales draft (\$5.45 inclusive of GST per annum)</li> <li>- Above three months old: \$10 per sales draft (\$10.90 inclusive of GST per annum)</li> </ul> <p>Statement</p> <ul style="list-style-type: none"> <li>- Current to two months old: Nil</li> <li>- Three to 12 months old: \$5 per statement (\$5.45 inclusive of GST per annum)</li> <li>- Above 12 months old: \$10 per statement (\$10.90 inclusive of GST per annum)</li> </ul>  |
| Paper Statement Fee <sup>^</sup>       | <p>\$2 per account (\$2.18 inclusive of GST)<br/>applies if customers opt to receive paper statements</p> <p>Effective from 1 July 2024</p>  |
| 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>  |

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|  |   |   |      |
|--|---|---|------|
|  |   | <p><b><u>Foreign currency transactions:</u></b> 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><b><u>Transactions in the currency of your card account:</u></b> If you enter into a transaction in the currency of your card account with a merchant (including online merchants) that routes its payment processing outside Singapore (and in the case of US dollar cards, outside the United States and Singapore):</p> <ul style="list-style-type: none"> <li>- 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</li> <li>- 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.</li> </ul> |      |
|  | 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 <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/credit-cards/rewards/terms-and-conditions-wef-2025.pdf> or you may contact us with any query.

|   |   |
|---|---|
| <b>Who can benefit</b>  | Holders of the following HSBC credit cards:<br>Premier MasterCard (SGD/USD)<br>Visa Infinite<br>Visa Platinum<br>Revolution<br>HSBC Visa Gold and Classic (SGD/USD)<br>HSBC MasterCard Gold and Classic (SGD/USD)<br>TravelOne<br>HSBC Privé  |
| <b>Earn rate</b>  | Each primary cardholder who holds an eligible Singapore dollar denominated credit card will earn one Reward points for every SGD1 charged to such card on qualifying transactions made locally and overseas.<br><br>Each primary cardholder who holds an eligible US dollar denominated credit card will earn one Reward points for every USD0.70 charged to such card on qualifying transactions made locally and overseas.<br><br>The earn rate for Reward 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. |
| <b>How long are Reward points valid<sup>^</sup></b>               | Reward points are valid for a 37-month period commencing from the month subsequent to the month in which such Reward points are awarded.<br><br>The expiry month of your points will be displayed in your card statement or on your HSBC Singapore App.<br><br><b>Remember:</b> If you do not redeem your Reward points before the last day of the expiry month, they will expire   |
| <b>Losing Rewards points</b>                                      | 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 Reward points awarded in respect of the transaction will be cancelled.   |
| <b>What happens when the programme is suspended or terminated</b> | If this happens, you'll have to redeem your Reward points within a specified period of time, otherwise your Reward points will be invalidated. We'll let you know when needed.<br><br><b>Remember:</b> This programme is tied to your credit card, so if your card is cancelled your Reward points will be cancelled as well.   |

<sup>^</sup> Not applicable to HSBC Privé credit card