



5% Cash Rebate Promotion terms and conditions

1. This Promotion is valid from the day the SMS is sent by HSBC until the end of the calendar month, both dates inclusive ("Promotion Period").
2. This Promotion is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to selected primary HSBC credit cardholders who receive an SMS on this Promotion from HSBC ("Cardholders" and each a "Cardholder"), and is applicable to the HSBC credit cards that have been issued in Singapore to such Cardholders ("Card").
3. This Promotion is strictly non-transferable. For the purpose of this Promotion, any Minimum Eligible Spend made by a primary Cardholder and their corresponding supplementary cardholders under the same Card account will be consolidated under the main Card account.
4. Each Successful Cardholder who meets the minimum Eligible Spend of S\$500 during the Promotion Period shall receive a 5% cash rebate ("Cash Rebate"), subject to a maximum Cash Rebate of S\$40. The Cash Rebate will be credited to the Card Account of a Successful Cardholder within 2 months from the end of the Promotion Period, barring any unforeseen technical delays.
5. For the purpose of this Promotion:
"Eligible Transactions" shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Eligible Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):
 - Foreign exchange transactions (including but not limited to Forex.com);
 - Donations and payments to charitable, social organisations and religious organisations;
 - Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
 - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
 - Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
 - Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
 - Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
 - Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
 - Any AXS and ATM transactions;
 - Tax payments (including HSBC Tax Payment Facility);
 - Payments for cleaning, maintenance and janitorial services (including property management fees);
 - Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
 - Payments to educational institutions;
 - Payments on utilities;
 - The monthly instalment amounts under the HSBC Spend Instalment;



- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - Any unposted, cancelled, disputed and refunded transactions.
- and such other categories of transactions which HSBC may exclude from time to time.
6. All Eligible Spend Transactions must be posted to the Cardholder's Card account within 2 weeks from the end of the Promotion Period. HSBC accepts no liability for any late submission of any transaction by a merchant for any reason.
 7. The Cash Rebate can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances. Only Cardholders who fulfill these terms and conditions and whose Card accounts are in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion will be eligible to receive the Cash Rebate. Otherwise, HSBC reserves the right to debit the Cardholder's Card account for any Cash Rebate amount credited. Any HSBC records with respect to the calculation of the Cash Rebate shall be conclusive and binding on all relevant Cardholders.
 8. This Promotion is additional to the current benefits and privileges that you are enjoying on your HSBC credit card. For further details regarding the features and benefits of HSBC credit card, please visit <https://www.hsbc.com.sg/credit-cards/>.
 9. HSBC reserves the right to vary the terms of, or withdraw, this Promotion at any time without prior notice.
 10. HSBC reserves the right in its sole and absolute discretion to determine whether a transaction qualifies under this Promotion. If HSBC in its sole and absolute discretion determines that the transaction is not an eligible transaction, or that the transaction does not otherwise qualify under this Promotion, HSBC reserves the right not to award the Cash Rebate. No correspondence or claims will be entertained.
 11. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organised by HSBC unless otherwise stated. Likewise, credit card transactions used for redemption of other promotions by the Bank will not be valid for redemption under this Promotion.
 12. All information is correct at time of printing or posting online.
 13. The personal data which each Cardholder submits in connection with this Promotion will be collected for the purposes stated in HSBC's Data Protection Policy, a copy of which may be found at <https://www.hsbc.com.sg/privacy-statement/>
 14. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.