



Credit Limit Review – July 2023 Promotion

Mechanics:

Be the first 1,500 customers to increase your credit limit by at least S\$1,000 before 31 August 2023 to get a S\$30 GrabFood voucher.

And enjoy a processing fee waiver when you convert your purchases into Spend Instalment via the HSBC Singapore mobile app in August 2023.

How to apply:

Apply your credit card limit now at HSBC website > Borrowing > Credit Limit Review or visit <https://www.hsbc.com.sg/credit-cards/limit-review/>

Terms and conditions:

1. 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").
2. This Promotion is strictly non-transferable.
3. To be eligible for the S\$30 GrabFood Voucher ("Voucher"), Cardholders must successfully increase their credit limit by at least S\$1,000 before 31 August 2023.
4. Voucher is limited to one redemption per Eligible Cardholder for the first 1,500 Eligible Cardholders and will be extended through promo code to Cardholder's registered mobile number with the Bank by 31 October 2023, barring any unforeseen technical delays. Promo codes must be entered at checkout page to enjoy the offer. Customers redeeming the vouchers would be required to utilise their HSBC credit card to settle any remaining credits for their Grab payment.
5. 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 Voucher. Otherwise, HSBC reserves the right to debit the Cardholder's Card account for the full value of the Voucher.
6. No extension of such expiry date will be granted and no requests for extension will be entertained by HSBC. Use of the Voucher is subject to the terms and conditions of GrabTaxi Pte Ltd ("Grab"). Please refer to Grab for details. We are not a supplier of the products and/or services provided by Grab in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, damaged or stolen voucher after it has been issued.
7. Credit Limit Review is subject to approval. The Credit Limit Review Form is applicable for the application of permanent credit limit increase and valid when received by HSBC with the required income documents. Please allow seven to ten working days for the processing of completed credit limit review forms and documents.
8. Request for credit limit increase is only available to main cardholders who provide complete income documents indicating an increase in monthly income and who have not had any credit limit revisions in the past 6 months. Supplementary cardholders (if any) are also required to provide consent for the credit limit increases on his/her credit card. Please note that should the income documents reflect a lower earned income than what was previously declared, HSBC has the right to adjust the current credit limit to reflect the latest earned income. The maximum aggregate credit limit with HSBC in respect of unsecured credit facilities granted to a Singapore Citizen / Permanent Resident is based on the following: (a) Annual income of S\$120,000 and above is up to six times the individual's monthly income (b) Annual income of S\$30,000 and less than S\$120,000 is up to four times the individual's monthly income or (c) an amount which HSBC may in its discretion determine.



9. HSBC Spend Instalment terms and conditions apply. A copy of which may be found at <https://www.hsbc.com.sg/spendinstalment/>
10. HSBC's decision in all matters relating to the credit limit review shall be at HSBC's discretion and shall be final and binding on the cardholder.
11. HSBC reserves the right to vary the terms of, or withdraw, this Promotion at any time without prior notice.
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.