

## Frequently asked questions for the HSBC Advance Credit Card

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### 1. Are all purchases entitled to the cashback and computation of spend requirement?

Eligible purchases means retail purchases made locally or overseas (including online transactions), and recurring bill payments. Cash back will only be awarded to eligible purchases.

In the case of HSBC Spend Instalment, only the initial total purchase amount will qualify as an eligible purchase in the month of purchase. The subsequent instalment amounts will not qualify as eligible purchases.

Other terms and conditions apply. Please refer to Terms and Conditions

### 2. What is the maximum amount of Base cashback I can earn in a month?

**The maximum amount of Base Cashback on all Eligible Purchases is SGD70 in a calendar month if you meet the qualifying criteria.**

#### Illustration 1

A cardholder makes 5 Eligible Purchases totaling SGD1,000 on his/her HSBC Advance Credit Card.

Category	Cashback awarded to Eligible HSBC Advance credit cardholders	Cashback earned in a calendar month
Base Cashback (capped at SGD70)	SGD1,000 x 1.5%	SGD15

#### Illustration 2

A cardholder makes 15 Eligible Purchases, totaling SGD15,000 on his/her HSBC Advance Credit Card.

Category	Cashback awarded to Eligible HSBC Advance credit cardholders	Cashback earned in a calendar month
Base Cashback (capped at SGD70)	SGD2,800 x 2.5%	SGD70

### 3. How will the base cashback be credited into my HSBC Advance Credit Card?

The Base Cashback shall be calculated based on the total amount of Eligible Purchases posted within each calendar month, rounded up to the nearest cent. The Cashback will be credited into your HSBC Advance Credit Card account by the last day of the following calendar month and reflected on your card statement no later than the last day of the second calendar month from the date of such transaction.

### 4. What happens if my purchases are refunded or returned?

The Cashback credited for purchases that are refunded or returned will be reversed. In the event that the Cashback has been utilised, HSBC reserves the right to charge to the HSBC Advance Credit Card account.

### 5. Will the monthly instalments under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans be awarded cashback?

No. With effect from 8 January 2024, the monthly instalments under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans will not be eligible to earn Base cashback.

View all [Credit Card FAQs](#)