

HSBC Cash Instalment Plan Cashback Promotion (“Promotion”)

Terms and Conditions

(Commences on 1 April 2025 and ends on 30 June 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 1 April 2025 and ends on 30 June 2025, both dates inclusive (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is offered to primary HSBC credit cardholders who hold an HSBC credit cards issued in Singapore and meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) Submit their application for a new Cash Instalment Plan (“Instalment Plan”) to HSBC with a minimum loan amount of S\$10,000 and loan tenor of three (3) years between 1 April 2025 to 30 June 2025, both dates inclusive (the “Promotional Period”), and
 - (b) Consent to receive direct marketing and promotional materials via mobile messages, emails, post, and calls from the HSBC group, and
 - (c) The application must be approved by HSBC (in its discretion) by 31 July 2025 (such applicants, the “Eligible Applicants”).

2. Eligible Customers will receive a cashback amount, capped at S\$1,800, is computed as follows:

Approved tenor	Cashback amount
1 year	Not applicable
2 years	Not applicable
3 years	1% of approved loan amount
4 years	1.5% of approved loan amount
5 years	1.5% of approved loan amount

The Cashback amount is rounded to the nearest Singapore Dollar (the “Cashback”) will be credited to the Eligible Applicant’s HSBC Credit Card Account within three (3) calendar months from the Promotional Period, barring any unforeseen technical delays.

- 3. The award of the Cashback is subject to the customer’s HSBC Credit Card Account (the “Account”) being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
- 4. Eligible Applicants who have received the Cashback and subsequently cancel their Instalment Plan are required to refund HSBC the full Cashback amount.
- 5. The Cashback can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash, or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances.

6. The terms and conditions of this Cashback Promotion should be read in conjunction with the prevailing HSBC Cash Instalment Plan Terms and Conditions, the latest copy of which is available online at www.hsbc.com.sg/credit-cards/features/cash-instalment-plan/
7. For Live Your Adventure: Sure Win Spin campaign, please see the full details at www.hsbc.com.sg/adventure
8. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed “General Terms and Conditions” for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the “**Promotional Terms and Conditions**”.

B. General Terms and Conditions

1. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
2. Our records in respect of the Promotion shall be conclusive and binding on you.
3. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Promotional Period;
- (b) the definition of “Eligible Customer”;
- (c) the Eligible Transactions
- (d) the Cash Rebate the Eligible customer is entitled to receive

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

4. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
5. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.