

Balance Transfer and Instalment Plans Promotion (“Promotion”) Terms and Conditions

(Commences on 1 April 2025 and ends on 10 April 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 10 April 2025, both dates inclusive (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) subject to the remaining terms of this Promotion, is applicable to customers who hold a HSBC Live+ Credit Card issued by HSBC in Singapore (each, a “**Card**”) as a primary credit cardholder (each such customer, a “**Cardholder**”) and who meet all the following criteria (in no particular order) during the Promotional Period (collectively referred to as “**Eligible Cardholders**” and each, an “**Eligible Cardholder**”):
 - (a) Register their interest via the [HSBC Credit Card Campaign Registration Form](http://www.hsbc.com.sg/en-sg/forms/credit-card-campaigns) at www.hsbc.com.sg/en-sg/forms/credit-card-campaigns (“**E-Form**”) using the Gift Code “LIVEPLUS” within the Promotional Period (each successfully registered Cardholder shall be a “**Registered Cardholder**”, and the Card used by him/her to make the registration will be a “**Registered Card**”); and
 - (b) Be among the first 50 Registered Cardholders to successfully apply and be approved for HSBC Balance Transfer, HSBC Cash Instalment Plan or HSBC Spend Instalment within the Promotional Period to their Card.
 - (c) The terms and conditions of this Promotion should be read in conjunction with the prevailing terms and conditions as set out below:
 - i. HSBC Balance Transfer Terms and Conditions, the latest copy of which is available online at www.hsbc.com.sg/credit-cards/features/balance-transfer; and
 - ii. 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; and
 - iii. HSBC Spend Instalment Terms and Conditions, the latest copy of which is available online at www.hsbc.com.sg/credit-cards/features/spend-instalment.

- 2. Cardholders only need to register their interest once during the Promotional Period. If an invalid Gift Code was used (such as spelling or typographical error), the registration will not have been successful. It is the responsibility of Cardholders to ensure that the correct Card number, to which transactions are charged under this Promotion, is submitted.

3. Registrations in any other format, and/or e-form registrations with incorrect information will not be accepted, and any such alleged registrations will not be successful. An acknowledgement of participation will be displayed on the website after the e-form registration has been submitted. However, acknowledgement of participation does not equate to the Cardholder becoming an eligible Cardholder even if the relevant requirements under Clause 1 is met.
4. By registering for this Promotion, a Cardholder consents to the use of his/her personal data by HSBC to contact him/her with updates and offers relating to this Promotion, including the use of the Cardholder's telephone number and email address to contact him/her via SMS and email.
5. Each Eligible Cardholder will be entitled to SGD100 Wing Tai shopping voucher accepted at G2000 and Adidas retail outlets (the "Gift").
6. Each Eligible Cardholder is limited to a maximum of one (1) Gift.
7. Supplementary cardholders are not eligible for this Promotion.
8. Eligible Cardholders must also ensure that they meet the following requirements:
 - (i) his/her Card account with us must be in good standing for the entire Promotional Period up to and including the time in which the Gift is awarded to the Eligible Cardholder; and
 - (ii) his/her Card account with us is not closed within the entire Promotional Period up to and including the end of the fulfilment period.
9. Barring any unforeseen technical delays, each Eligible Cardholder will be notified via SMS with the redemption details (including redemption code, period and location) sent to their registered mobile number in HSBC's records by 8 May 2025, after we reasonably determine that all criteria under this Promotion have been met. Any request for early or partial fulfilment of a Gift will not be granted or entertained by us.
10. If there are any issues regarding the non-receipt of the redemption SMS, Eligible Cardholders must contact HSBC by 25 May 2025 or 2 weeks after the notification in Clause 9 above has been sent (whichever is later).
11. If the Gift is unredeemed by any Eligible Cardholder by 31 May 2025, we reserve the right to: (1) disqualify the aforesaid Eligible Cardholder from receipt of the Gift; and (2) to allow another Cardholder to redeem the Gift instead.
12. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party. This will include situations where HSBC is informed of the SMS's unsuccessful delivery.
13. In the event that the Card is voluntarily or involuntarily cancelled or terminated or suspended for any reasons whatsoever, or an Eligible Cardholder is determined by HSBC (in its sole discretion) not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Eligible Cardholder at its sole discretion.
14. The Gift is not exchangeable for cash, Reward points, credit or kind in all cases, whether in whole or in part. The Gift is also not transferable or replaceable. We may substitute the Gift with other item(s) of similar value.
15. Use of the Gift is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Promotion and will not accept any liability in relation thereto.

16. 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:

- i. the Promotional Period;
- ii. the definition of Eligible Cardholder;
- iii. the eligibility criteria for the Promotion;
- iv. the type of Reward or Gift;
- v. the redemption period or criteria for a Reward or Gift;
- vi. the limit to the number of Rewards or Gifts available for redemption under the Promotion;
- vii. the validity period of a Reward or Gift; and/or
- viii. the merchant(s) providing the Reward or Gift.

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such changes take 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.