

## Acknowledgement Form for HSBC Credit Card Sign-Up Promotion from 1 April to 30 June 2025

<b>HSBC Credit Cards</b>	<ul style="list-style-type: none"> <li>• <b>HSBC Advance Credit Card</b> (Annual fee: SGD196.20 inclusive of GST) 1-year annual fee is waived. Annual fee is chargeable from the second year.</li> <li>• <b>HSBC Live+ Credit Card</b> (Annual fee: SGD196.20 inclusive of GST) 1-year annual fee is waived. Annual fee is chargeable from the second year.</li> <li>• <b>HSBC Revolution Credit Card</b> (No Annual fee)</li> <li>• <b>HSBC TravelOne Credit Card</b> (Annual fee: SGD196.20 inclusive of GST) Annual fee is chargeable from the first year.</li> <li>• <b>HSBC Premier Mastercard Credit Card</b> (Annual fee: SGD490.50 inclusive of GST) Annual fee is chargeable from the first year.</li> </ul>
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This promotion is referred to as the HSBC Credit Card Sign Up Promotion ("Promotion") and is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Customers (as defined below).

Eligible Customers are defined as:

- "New Cardholders" are defined as customers who are currently not holding on to a Principal HSBC Credit Card and have not cancelled<sup>1</sup> any HSBC Credit Card within the last 12 months prior to the approval of the new Card application under this Promotion.
- "Existing Cardholders" are defined as customers whose most recent Principal HSBC Credit Card was issued more than 12 months ago and who have not cancelled<sup>1</sup> any HSBC Credit Card within the past 12 months.

Eligible Customers must fulfil the following criteria below to be eligible to receive the following welcome gift ("Gift"):

- applicants must submit their Card application between 1 April - 30 June 2025, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "Promotion Period") and have the Card approved by 14 July 2025;
- applicants must, at the time of submitting their Card application, **provide to HSBC their consent to receiving marketing and promotional materials** via mobile messages, emails, post and calls from the HSBC group ("Marketing Consent") and must not revoke his/her Marketing Consent at the time the Gift is credited to the applicant; and
- meet the required minimum spend as indicated in the table below in Qualifying Transactions from Card Account Opening Date to the end of the following month ("Qualifying Spend Period") to receive the Gift:

HSBC Premier Mastercard Credit Card (Exclusive to HSBC Premier customers)		Criteria
New Premier Mastercard Cardholders	<p><b>Get up to 59,200 miles (awarded in the form of 148,000 Reward points)</b></p> <ul style="list-style-type: none"> <li>• Spend SGD2,000 in Qualifying Transactions to receive a <b>Samsonite Black Label Major-Lite Spinner 69cm</b> worth SGD1470 (Gift A)</li> <li>• or spend SGD4,000 in Qualifying Transactions to receive <b>up to 59,200 miles<sup>2</sup></b> (awarded in the form of 148,000 Reward points) (Gift B)</li> </ul> <p><i>For avoidance of doubt, customers who meet the eligibility criteria for Gift B will not be eligible for Gift A.</i></p>	<ul style="list-style-type: none"> <li>✓ Must not hold any existing Premier Mastercard Card or cancelled any Premier Mastercard Card in the last 12 months prior to the approval date of their new Card application under this Promotion</li> <li>✓ Provide marketing consent at the time of submitting your Card application</li> <li>✓ Pay annual fee of SGD490.50 (inclusive of GST), waived for Premier qualified customers<sup>3</sup></li> <li>✓ Meet the minimum required spend of at least SGD2,000 or SGD4,000 for Gift A or Gift B respectively (Spend exclusions do not apply for Premier Mastercard)</li> </ul>
HSBC Advance Credit Card, HSBC Live+ Credit Card and HSBC Revolution Credit Card		Criteria
New Cardholders	<p><b>Get up to SGD300 cashback</b></p> <ul style="list-style-type: none"> <li>• Spend SGD500 in Qualifying Transactions to receive either: <ul style="list-style-type: none"> <li>o A <b>Samsonite ZELTUS 69cm Spinner Exp</b> with built-in scale worth SGD680</li> <li>o or <b>SGD200 Cashback</b></li> </ul> </li> <li>• Spend another SGD500 in Qualifying Transactions to receive <b>SGD100 cashback</b></li> </ul>	<ul style="list-style-type: none"> <li>✓ Provide marketing consent at the time of submitting your Card application</li> <li>✓ Meet the minimum required spend of at least SGD500 or SGD1,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month</li> </ul>
Existing Cardholders	<ul style="list-style-type: none"> <li>• Spend SGD500 in Qualifying Transactions to receive <b>SGD50 cashback</b></li> </ul>	
HSBC TravelOne Credit Card		Criteria
New Cardholders	<p><b>Get up to 36,000 miles (awarded in the form of 90,000 Reward points)</b></p> <ul style="list-style-type: none"> <li>• Spend SGD500 in Qualifying Transactions to receive <b>up to 26,200 miles<sup>4</sup></b> (65,500 Reward points)</li> <li>• Spend another SGD500 in Qualifying Transactions to receive <b>up to 9,800 miles<sup>4</sup></b> (24,500 Reward points)</li> </ul>	<ul style="list-style-type: none"> <li>✓ Provide marketing consent at the time of submitting your Card application</li> <li>✓ Pay annual fee of SGD196.20 (inclusive of GST)</li> <li>✓ Meet the minimum required spend of at least SGD500 or SGD1,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month</li> </ul>
Existing Cardholders	<p><b>Get up to 24,000 miles (awarded in the form of 60,000 Reward points)</b></p> <ul style="list-style-type: none"> <li>• Spend SGD500 in Qualifying Transactions to receive <b>up to 14,200 miles<sup>4</sup></b> (35,500 Reward points)</li> <li>• Spend another SGD500 in Qualifying Transactions to receive <b>up to 9,800 miles<sup>4</sup></b> (24,500 Reward points)</li> </ul>	

<sup>1</sup>In each case, cancellation can be initiated by the Eligible Customer or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Customer has been found inactive in terms of usage of any HSBC credit card within last 12 months. <sup>2</sup>The miles for HSBC Premier Mastercard Credit Card mentioned above are calculated based on 2.8 miles per dollar on foreign currency spend, valid till 30 June 2025. For the full terms and conditions, please visit [www.hsbc.com.sg/hsbcpmc](http://www.hsbc.com.sg/hsbcpmc). <sup>3</sup>Premier Qualified customers are customers who fulfil the following criteria: (i) Have a Premier relationship with HSBC, and (ii) Maintain a Total Relationship Balance ("TRB") of at least SGD200,000 (or in foreign currency equivalent) <sup>4</sup>The miles for HSBC TravelOne Credit Card mentioned above are calculated based on 2.4 miles per dollar on foreign currency spend. For more details, please visit [www.hsbc.com.sg/travelone](http://www.hsbc.com.sg/travelone). The miles calculated in the table above are based on the redemption rate of 25,000 HSBC Reward points to 10,000 air miles from Cathay Pacific - Asia Miles. Visit our full list of airlines and hotel partners' programmes' redemption rate at <https://www.hsbc.com.sg/credit-cards/rewards/>. The Qualifying Spend Period and Notification Date(s) as set out below.

Card Account Opening Date	Qualifying Spend Period	Notification Date
1 - 30 April 2025	1 April - 31 May 2025	By the last week of July 2025
1 - 31 May 2025	1 May - 30 June 2025	By the last week of August 2025
1 - 30 June 2025	1 June - 31 July 2025	By the last week of September 2025
1 - 14 July 2025	1 July - 30 August 2025	By the last week of October 2025

- Definitions:

- For the purpose of this Promotion: "**Card Account Opening Date**" means the calendar month printed on the letter sent to an Eligible Customer enclosing his/her Card issued pursuant to this Promotion. "**Qualifying Transactions**" shall mean posted retail purchases (including but not limited to monthly charges under the interest free instalment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying 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):
  - o Foreign exchange transactions (including but not limited to Forex.com);
  - o Donations and payments to charitable, social organisations and religious organisations;
  - o Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
  - o 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);
  - o Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
  - o Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
  - o Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZLink, Translink, NETS Flashpay and Youtrip);
  - o Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
  - o Any AXS and ATM transactions;
  - o Tax payments (including HSBC Tax Payment Facility);
  - o Payments for cleaning, maintenance and janitorial services (including property management fees);
  - o Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
  - o Payments to educational institutions;
  - o Payment to hospitals;
  - o Payments on utilities (Electric, Gas, Water, and Sanitary);
  - o The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
  - o Total purchase amount under HSBC 0% Instalment Payment Plan and HSBC PayLater Instalment Plan;
  - o Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
  - o Any unposted, cancelled, disputed and refunded transactions and such other categories of transactions which HSBC may exclude from time to time.
- For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.
- For the purposes of calculating the Qualifying Transactions, the following shall apply:
  - o transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
  - o in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
- Each Qualified Cardholder is limited to a maximum of one Gift, regardless of the number of Cards applied for.
- Qualified Cardholders will be notified by the Notification Date (as set out in table above), after HSBC determines in its discretion that the criteria under the Promotion have been met, barring any unforeseen technical delays.
- Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is non-exchangeable, non-transferable and non-replaceable.
- HSBC reserves the right to vary, delete or add to any of these terms and conditions, or withdraw or alter the Promotion at any time. Where the amendment, variation or supplement is unfavourable to you, HSBC will only amend, vary, or supplement the terms of this Promotion where HSBC, acting reasonably, determines that such amendments, variations, or supplements are reasonably necessary to:
  - reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
  - give effect to regulatory change, recommendation or guidance, or applicable law;
  - reflect changes to industry or market conditions or practice;
  - align with standards or expectations including in respect of the banking practices or environmental, social and governance practices; or
  - otherwise protect our legitimate interests.
- Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded and/or credited to the Qualified Cardholder Cardholder or the Qualified Cardholder voluntarily cancels or terminates the card within 12 months from the card opened date, HSBC reserves the right to forfeit or recover equivalent value of the whole or any part of the Gift at its sole discretion.
- For details on the defined terms used here and further details on this Promotion (such as minimum Qualifying Transactions, Qualifying Spend Period and applicable exclusions), please refer to the full terms and conditions at [www.hsbc.com.sg/cards](http://www.hsbc.com.sg/cards)
  - For full terms and conditions governing HSBC Advance credit card, I can refer to [www.hsbc.com.sg/advancecard](http://www.hsbc.com.sg/advancecard).
  - For full terms and conditions governing HSBC Live+ credit card, I can refer to [www.hsbc.com.sg/liveplus](http://www.hsbc.com.sg/liveplus).
  - For full terms and conditions governing HSBC Revolution credit card, I can refer to [www.hsbc.com.sg/revo](http://www.hsbc.com.sg/revo).
  - For full terms and conditions governing HSBC TravelOne credit card, I can refer to [www.hsbc.com.sg/travelone](http://www.hsbc.com.sg/travelone).
  - For full terms and conditions governing HSBC Premier Mastercard Credit Card, I can refer to [www.hsbc.com.sg/hsbcpmc](http://www.hsbc.com.sg/hsbcpmc).
- All information is correct at the time of printing.