

MoneySmart x HSBC Credit Card Sign Up Promotion Terms and Conditions

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Eligibility

For the purpose of this Promotion:

1. The qualifying period (“Qualifying Period”) will be 27th December 2021 to 14th January 2022. All applications must be approved by 14th February 2022.
2. All applications applied before and/or after the specified Qualifying Period, or submitted through any means other than MoneySmart, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd (“MoneySmart”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. This promotion cannot be stacked with other promotions offered by HSBC Bank (Singapore) Limited (“HSBC”). All eligible approved applicants who are identified as a MoneySmart application will not receive additional gifts provided by the bank, unless stated otherwise. HSBC Bank (Singapore) Limited has absolute discretion in identifying the source of application.

5. **HSBC Credit Cards**

“Eligible Customers” refers to applicants who meet the following conditions:

- a. Is a New-To-Bank Cardholder, with no existing HSBC Credit Card account* (as main cardholder) at the time when his/her successful application submission via MoneySmart is approved by HSBC for any Eligible HSBC Product under this Promotion; and
- b. has not previously cancelled any HSBC Credit Cards in the last twelve (12) months immediately prior to his/her application for the Eligible Card and prior to the commencement of the Application Period.

“Existing Customers” refers to applicants who meet the following conditions:

- c. has an existing HSBC Credit Card account at the time his/her application for any Eligible HSBC Product under this Promotion is approved; and
- d. previously have a HSBC Credit Card account that was terminated/closed (whether by the individual or by HSBC Bank (Singapore) Limited) in the last twelve (12) months immediately prior to the commencement of the Application Period;
- e. “Existing customers” **are NOT eligible for this promotion.**
- f. For clarity, an existing HSBC Credit Card account includes an application to upgrade any existing HSBC Credit Card as well as an application for any HSBC Credit Card

that has been approved by HSBC Bank (Singapore) Limited even if the physical HSBC Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

6. A successful application (“Successful Application”) is defined as an application as the main cardholder for the Eligible Credit Card (defined below) made during the Qualifying Period via the MoneySmart website.
7. Determination of the source of application is done via Credit Card Provider(s) i.e. HSBC Bank (Singapore) Limited using their internal tracking codes and at their full discretion.
8. An Eligible Customer must follow all the steps listed below in order to have a Successful Application:
 - a. Complete and submit an application for an Eligible Credit Card on the promotion website <https://www.moneysmart.sg/> (“Promotion Website”) as a main cardholder during the Qualifying Period.
 - b. Complete the credit card application in the same session on the HSBC website after clicking the MoneySmart application link. Customers who applied through the Google Play Store/Apple Store app application path will also be deemed ineligible.
 - c. Provide HSBC their consent to receive marketing and promotional materials from HSBC at the time of submitting their application and has not revoked their consent to receive marketing or promotional materials from HSBC at the time of gift fulfillment.

Table 1: Eligible Credit Cards (View Table 2 for more details)

Card Provider	Eligible Credit Cards	Gift
HSBC Bank (Singapore) Limited	<ul style="list-style-type: none"> ● HSBC Revolution Credit Card ● HSBC Advance Credit Card ● HSBC Visa Platinum Credit Card 	View Table 2

- d. [Log into](#) your **MoneySmart account** and submit a claim. Note that the email address and mobile number used to register with MoneySmart has to be the same email address and mobile number used for the Eligible Credit Card application.
- e. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their (1) Mobile Number and (2) Email Address used for the application.
 - i. Applicants who do not complete the Claim Form fully, and accurately will not be eligible for the Gift.
 - ii. Applicants may make amendments to their Claim Form for the same application, and the latest submission will be taken as final.
 - iii. The Gift amount and Gift type are based on the promotional period of the card you have applied for. Please ensure that the Gift you have selected is the Gift

that you qualify for, should you be eligible. We reserve the right to make changes at our absolute discretion. View Table 2 above for more details.

- f. Have their Eligible Credit Card (Table 1 above) application approved by the respective Card Provider i.e. HSBC Bank (Singapore) Limited
 - i. The approval must be final and unconditional, and must be given by **14th February 2022**.
 - ii. Approvals obtained **after the 14th of February 2022 will be deemed ineligible**.
 - iii. Eligible Customers have until **31st of May 2022 23:59 SGT** to submit their **Claim Form**.
9. Each Successful Application will receive the MoneySmart Exclusive Gift, based on the pre-selected gifts (refer to Table 2) and status.

10. For the purpose of this Promotion:

Qualifying Transactions (“Qualifying Transactions”) shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment 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):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- 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);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);

- Any AXS and ATM transactions;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- 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.

"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.

11. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to HSBC Bank (Singapore) Limited's determination of application source.
12. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. HSBC Bank (Singapore) Limited shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Gifts/rewards. All queries regarding to Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to HSBC.

Gift

13. The “Gift” refers to:

Table 2: Type of Gifts and Eligibility Requirements

Eligible Credit Cards	Gift for Eligible Customers	Gift for Existing Customers
<ul style="list-style-type: none"> - HSBC Revolution Credit Card - HSBC Advance Credit Card - HSBC Visa Platinum Credit Card 	<p>Nintendo Switch OLED (worth S\$549)</p> <p>OR</p> <p>Ninja Foodi 8-in-1 6L Multi Cooker - OP300 (worth S\$499)</p> <p>OR</p> <p>S\$250 Cash via PayNow</p> <p>Eligibility Criteria:</p> <ul style="list-style-type: none"> ● Meet the conditions of an Eligible Customer; ● Apply for an Eligible Credit Card via the steps stated in Clause 7; and ● Eligible Credit Card is applied and approved by the dates set in Clause 1. <p>*Spend a minimum of S\$500 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</p>	<p>S\$30 cashback fulfilled by HSBC</p> <p>(Terms & Conditions apply)</p>
	<p>Additional gift (“Additional Gift”) of \$30 cashback fulfilled by HSBC</p> <p>Eligible Customers and Existing Customers are eligible to receive the Additional Gift provided that:</p>	

	<ul style="list-style-type: none"> ● he/she completes and successfully submits a HSBC Credit Card application with Myinfo via Singpass between 27th December 2021 to 14th January 2022; ● the application is approved by February 2022; and ● he/she has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Additional Gift is credited
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14. Selection of gift colours are not allowed, and are subject to the suppliers' stock availability.
15. For purposes of awarding the Gift, the applicant has to be an Eligible Customer who submits an application for an Eligible Card (refer to Table 1) as a main cardholder during the Qualifying Period via MoneySmart's website.
16. An Eligible Customer will only be entitled to receive one (1) Gift, regardless of the number of Eligible Cards you may have successfully applied for.
17. Eligible Customers who qualify for the MoneySmart promotion of (Gift), are not eligible for (any other conditions) other HSBC promotional gifts.
18. Eligible Customers will get the choice of gift (if applicable) they chose when filling up the MoneySmart Claim Form; After which change in choice of gift will not be entertained.
19. Eligibility for the Additional Gift by the bank
 - a. An "Additional Gift" is only applicable when the campaign clearly states so.
 - b. All Eligible Customers who make a Successful Application during the Qualifying Period are eligible for the specified Additional Gift
 - c. The Additional Gift that you are eligible for will be determined electronically based on your time of application.
 - d. Enquiries about the Additional Gifts must be directed to HSBC Customer Care.
20. Eligible Customers shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in gift redemption due to incorrect information(s) shared by the customers. In this regard:
 - a. Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
 - b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.

- c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.
- d. Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank's decision is final and binding.

21. The process of gift transfer will depend on the type of gift:

a. Redemption House

- i. For the purpose of this campaign, eligible customers are expected to collect their gift at the following address:
 - 1. ShortQ @ The Centrepoint, 176 Orchard Rd, #01-57 The Centrepoint, Singapore 238843.
- ii. MoneySmart will send a confirmation email when the gift is ready for collection. Please note that fulfillment of gifts are done within 5 months from the end of promotional period or from date of claim form submission, whichever comes first i.e. 30th of June 2022 or the date of claim form submission.
- iii. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
- iv. Eligible Customers are responsible for ensuring that the details provided in the Claim Form are accurate.
- v. Eligible Customers acknowledge that once the gifts have been tracked as collected, MoneySmart will not be able to re-issue Gift should there be any dispute.

b. Cash via PayNow gifts

- i. MoneySmart will send a confirmation email with the date of the cash transfer. Please note that fulfillment of gifts are done within 5 months from the end of promotional period or the date of claim form submission, whichever comes first i.e. 30th of June 2022 or the date of claim form submission.
- ii. Kindly wait 3 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your Bank Account.

Successful Applicants:

- iii. Consent to receive the gift for relevant promotion via the registered PayNow mobile number provided in the Claim Form.
- iv. Are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
- v. Acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the PayNow account should the phone number provided be in error.

- vi. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.
22. Where the applicable reward includes vouchers/codes for a third-party merchant (including but not limited to NTUC FairPrice, CapitaLand, Grab), all vouchers/codes issued are subject to the terms and conditions of the voucher/codes' merchants. MoneySmart makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to the goods and services supplied by any participating merchant, site or service provider. MoneySmart assumes no responsibility or liability for the acts or defaults of such goods and services, or for any delay, postponement, non-delivery, non-performance or defects. Any dispute about the quality or performance of such goods and services must be resolved directly with the respective participating merchant, provider or agent.
23. MoneySmart shall not be liable for delay or error in Gift transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.
24. MoneySmart reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, MoneySmart will notify the recipients and make the necessary arrangements to deliver the Gifts.
25. MoneySmart reserves the right to reject any Gift redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, MoneySmart's decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

26. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. MoneySmart reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
27. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

28. By applying for an Eligible Card as part of this Promotion, an Eligible Customer consents to relevant Credit Card Providers informing MoneySmart of the status of his Eligible Card application, including whether his/her application is successful.
29. By participating in this Promotion, all participants consent under the Personal Data Protection Act (Cap 26 of 2012) to MoneySmart disclosing his/her Name, Contact Number, Email & Credit Card Application Reference Number to any third party that MoneySmart may deem relevant for the purposes of determining eligibility under clause 5.
30. Where eligibility for MoneySmart Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approval on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; MoneySmart does not guarantee the approval of any Credit Card and Loan products.
 - b. The approved product must have been applied for via MoneySmart. MoneySmart shall consult with its product issuing part.
31. MoneySmart's decision on all matters relating to this Promotion is final and binding on all participants, including determining whether a claimant or claim is eligible under these terms.
32. MoneySmart reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any MoneySmart rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any MoneySmart's processes, or website).
33. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e. supplementary card applications do not qualify for additional rewards).
34. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.
35. Unless otherwise stated, all rewards assigned for respective product approval are not strictly exchangeable for cash or other gifts / rewards.

Contact Us Information

36. If the Eligible Customer fails to receive an email from MoneySmart after 4 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.
37. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to relevant Credit Card Providers.

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.