

MoneySmart x HSBC Credit Card and Everyday Global Account (Personal Banking) 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 1st June 2022 to 22nd June 2022.
2. 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.
3. 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.
4. Only applicants who have selected the Promotion on the Promotional website (<https://www.moneysmart.sg/credit-cards> or <https://www.moneysmart.sg/savings-account>) are eligible to participate in this Promotion.
5. Each eligible customer (“Eligible Customer”) will receive the MoneySmart Exclusive Gift (“Gift”), based on the pre-selected gifts (refer to Table 3) and status:

Table 1: Eligible Credit Cards

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 3

Table 2: Eligible HSBC Savings Account

Savings Account Provider	Eligible Savings Account	Gift
HSBC Bank (Singapore) Limited	<ul style="list-style-type: none"> • HSBC Everyday Global Account (Personal Banking) 	View Table 3

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

- i. Submit their application for an Eligible Credit Card and Eligible HSBC Savings Account between 1st June 2022 and 22nd June 2022 in accordance with the application process outlined in Clause 8 below; and
 - ii. Applicants may or may not submit their application via MyInfo in the same session on the HSBC website (both are valid applications), after clicking MoneySmart’s application link; and
 - iii. Make a minimum spend of S\$500 in Qualifying Transactions from Card Account Opening Date to the end of the following month; and
 - iv. Deposit S\$5,000 (or foreign currency equivalent) in Fresh Funds into the Everyday Global Account within 30 days from Account Opening Date, and for two (2) consecutive months; and
 - v. Make 5 eligible card transactions per month for two (2) consecutive months within 30 days from Account Opening Date as per the clause above These 5 card transactions can be made using their new HSBC Credit Card or HSBC Everyday Global Debit Card.
 - vi. Has (a) no existing HSBC Credit Card account* (as main cardholder) at the time when his/her successful application submission via MoneySmart is approved by HSBC; or (b) not previously canceled any HSBC Credit Cards in the last twelve (12) months immediately prior to his/her application for the Eligible Card and prior (and inclusive of) the month the Qualifying Period commences; and
 - vii. Has (a) no existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the last 12 months prior to (and inclusive of) the month the Qualifying Period commences; and
 - viii. 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.
6. For the purposes of this Promotion:
- “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 are 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.

"Fresh Funds" shall mean a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as Fresh Funds.

7. A “Successful Application” is defined as an application of a HSBC Credit Cardholder and Savings Account holder for the Eligible HSBC Credit Card and Eligible Savings Account made during the Qualifying Period in accordance with the application process outlined in Clause 8 below.
8. An Eligible Customer must follow all the steps listed below in order to have a Successful Application:
 - a. Select the Promotion on the Promotion website (<https://www.moneysmart.sg/credit-cards> or <https://www.moneysmart.sg/savings-account>) and be redirected to HSBC Bank (Singapore) Limited’s website to apply for an Eligible HSBC Credit Card and Eligible Savings Account during the Qualifying Period.
 - b. 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.
 - c. Complete and submit the application for the Eligible Savings Account in the same session on HSBC Bank (Singapore) Limited’s website. (Applicants may or may not choose to apply using MyInfo. Both options are valid applications.)
 - d. [Log into](#) your **MoneySmart account** before submitting a claim. Note that the email address you have registered with MoneySmart has to be the same email address used for the application for the HSBC Everyday Global Account.
 - e. Complete the **MoneySmart Claim Form** (“Claim Form”) [here](#) and ensure that they submit their (1) Email Address (used to apply for the above-mentioned credit card and savings account) accurately.
 - 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 Qualifying Period of the HSBC Credit Card and Everyday Global Account 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 1 and Table 2 for more details.
 - f. Have their HSBC Credit Card (Table 1) and HSBC Everyday Global Account (Table 2) application approved by HSBC Bank (Singapore) Limited
 - i. The approval must be final and unconditional.
 - ii. An Eligible Customer has until **22nd of July 2022 23:59 SGT** to submit their **Claim Form**.

**Eligible Customers may submit a claim form immediately upon application of the eligible HSBC Everyday Global and HSBC Credit Card*
9. Determination of the source of application is done via HSBC Bank (Singapore) Limited using the email address and contact number provided during application and at their full discretion.

10. 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.

Gift

11. The "Gift" refers to:

Table 3: Type of Gifts and Eligibility Requirements

Eligible HSBC Savings Account	Eligible Credit Cards	Gift
<p>HSBC Everyday Global Account (Personal Banking)</p>	<ul style="list-style-type: none"> ● HSBC Revolution Credit Card ● HSBC Advance Credit Card ● HSBC Visa Platinum Credit Card 	<p>(a) For Eligible Customers:</p> <p>S\$350 Cash via PayNow</p> <p>OR</p> <p>Apple Watch Series 7, 45mm, GPS (worth S\$649)</p> <p>OR</p> <p>USD 500 Marriott Bonvoy Gift Card and 5 trees planted e-Certificate by HSBC on your behalf:</p> <ul style="list-style-type: none"> ★ For every eligible approval, HSBC will plant up to 5 trees in Malaysia/ Indonesia/India on behalf of new HSBC Credit Cardholder and EGA account holder. ★ This is in view of HSBC's Sustainability Agenda & in partnership with One Tree Planted, a non-profit environmental tree planting charity who focused on global reforestation. ^^^ <p>Eligibility Criteria:</p> <ul style="list-style-type: none"> ● Meet the conditions of an Eligible Customer; ● Apply for an Eligible Credit Card* and Eligible Savings Account** via

		<p>the steps stated in Clause 8; and</p> <ul style="list-style-type: none"> • Eligible Credit Card* and Eligible Savings Account** are applied by the dates set in Clause 1. <p>* Minimum spend of S\$500 in Qualifying Transactions from Card Account Opening Date to the end of the following month</p> <p>** Deposit S\$5,000 into Savings Account within 30 days of Account Opening Date, consecutively for 2 months and have 5 card transactions per month, consecutively for 2 months</p>
	<ul style="list-style-type: none"> • HSBC Revolution Credit Card • HSBC Advance Credit Card • HSBC Visa Platinum Credit Card 	<p>(b) For Existing to Card# customers:</p> <p>S\$50 cashback fulfilled by HSBC</p> <p>#Refers to applicants who</p> <ol style="list-style-type: none"> a. has an existing HSBC Credit Card account at the time his/her application for any Eligible HSBC Product under this Promotion is approved; and b. 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 Qualifying Period. <p>(T&Cs apply)</p>

^^ Eligible HSBC Credit Cardholder and EGA account holder may receive updates on the progress of the Promotion after the promotional period regarding the trees planted under this Promotion, after the Bank determines in its discretion that all criteria under this Promotion have been met. Any request dictating the type, location and time of which the trees would be planted, will not be entertained by the Bank. The Bank reserves the right, at its discretion, to substitute the Promotion, with other carbon-offsetting activities of similar impact without prior notice.

12. For purposes of awarding the Gift, the applicant has to be an Eligible Customer who submits an application for an Eligible Credit Card (refer to Table 1) and Savings Account (refer to Table 2) during the Qualifying Period via the MoneySmart website
13. An Eligible Customer will only be entitled to receive one (1) Gift, regardless of the number of Eligible Credit Card or Savings Account that the Eligible Customer may have successfully applied for.
14. Eligible Customers will get the Gift stated in Clause 11(a).
15. Eligibility for Additional Gift
 - a. "Additional Gift" is only applicable when the campaigns clearly state so.
 - b. There are **no** Additional Gifts for this campaign.
16. Eligible Customers shall be solely responsible for the completeness and accuracy of information they share with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in gift redemption due to incorrect information(s) shared by Eligible 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 HSBC Bank (Singapore) Limited, whose decisions on applications are final and binding.
17. An Eligible Customer who qualifies to receive the Gift will be sent a confirmation email to the email address which they have provided on the Claim Form. This email will contain further details of the Gift. This email will be sent by 30th October 2022, only if Clauses 5 to 8 are fulfilled.
18. An Eligible Customer whose application is made after 22nd June 2022 will not be eligible.
19. 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:
ShortQ @ The Centrepont, 176 Orchard Rd, #01-57 The Centrepont, 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. 22nd 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. 22nd 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.

20. 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.

21. 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.

22. 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

23. 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.

24. 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 Savings Account, if any.

25. By applying for an HSBC Everyday Global Account as part of this Promotion, each applicant agrees and consents to HSBC Bank (Singapore) Limited disclosing to MoneySmart information regarding the status of his/her HSBC Everyday Global Account application, including whether his/her application is successful, for the purposes of MoneySmart running the Promotion (including administering the fulfilment of any Gifts under the Promotion).
26. 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 to any third party that MoneySmart may deem relevant for the purposes of determining eligibility under Clause 8.
27. 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 HSBC Savings Account, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; MoneySmart does not guarantee the approval of any HSBC Savings Account and Loan products.
 - b. The approved product must have been applied for via MoneySmart. MoneySmart shall consult with its product issuing partner.
28. This is a MoneySmart promotion. All queries/disputes relating to the promotion should be directed to MoneySmart. HSBC Singapore shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or Rewards.
29. 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).
30. 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.
31. Unless otherwise stated, all rewards assigned for respective product approval are not strictly exchangeable for cash or other gifts / rewards.

Contact Us Information

32. If the Eligible Customer fails to receive an email from MoneySmart after 6 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.
33. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Savings Account, including but

not limited to application status and the Eligible Savings Account itself, should be directed to HSBC Bank (Singapore) Limited.

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