

Terms and Conditions for the HSBC Credit Card Sign Up Promotion for 16 October 2023 to 15 November 2023

General

1. 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 Applicants (as defined below). This promotion is only valid for applications for HSBC Advance Credit Card or HSBC Revolution Credit Card or HSBC Visa Platinum Credit Card (each, a "**Card**").
2. To participate in this Promotion and be eligible for the Gift(s) (as defined below), applicants must satisfy the following criteria:
 - a. applicants must submit their Card application between 16 October 2023 to 15 November 2023, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**");
 - b. applicants must, at the time of submitting their Card application, provide to HSBC their consent to receive marketing and promotional materials from HSBC;
 - c. applicants must fulfil all qualifying conditions as set out in Clause 10; and
 - d. applicants must have their Eligible Card application approved by HSBC, and must be final and unconditional.

Where all the criteria under Clauses 2(a) to 2(d) above are met, applicants are referred to as "**Qualified Cardholder**".

3. HSBC reserves the right to determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by an Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. In addition, this Promotion shall be limited to the form of channel as determined by HSBC. HSBC reserves the right to change the form of channel as and when it deems fit. For the avoidance of doubt, the form of channel includes without limitation online applications, walk-ins, telesales, roadshows and mortgage applications. HSBC's records in respect of this Promotion (including any records relating to each Eligible Applicant's choice of Gift) shall be conclusive and binding on all applicants.
5. Use of the Gift (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift or corresponding redemption letters (if any) after issuance.
6. The Gifts are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
7. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. 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 during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. 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.

8. All information is accurate at the time of publishing or posting online.

9. For the purpose 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):

- a. Foreign exchange transactions (including but not limited to Forex.com);
- b. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- d. 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);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skril.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- g. 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);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- m. Payments to educational institutions;
- n. Payments on utilities (Electric, Gas, Water, and Sanitary);
- o. The monthly instalment amounts under the HSBC Spend Instalment;
- p. Total purchase amount under the interest free installment payment plan of any merchant;
- q. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
- r. Any unposted, cancelled, disputed and refunded transactions; and

- s. Any 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 Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

10. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **“Qualified Cardholder”**) to be entitled to the following gifts (**“Gift”**) for each relevant offer (**“Offer”**):

Offer: (A) SGD50 Lazada Voucher
(B) SGD200 cashback

Gift A – SGD50 Lazada Voucher	Gift B – SGD200 cashback
<p>a. Eligible Applicant who does not hold any existing HSBC Credit Card* and did not cancel any HSBC Credit Card^ within the last 12 months prior to the Card Account Opening Date (each a “New Cardholder”); and</p> <p>b. Apply for an eligible Card within the Promotion Period and have the Card approved.</p>	<p>a. Eligible Applicant who does not hold any existing HSBC Credit Card* and did not cancel any HSBC Credit Card^ within the last 12 months prior to the Card Account Opening Date (each a “New Cardholder”);</p> <p>b. Apply for an eligible Card within the Promotion Period and have the Card approved;</p> <p>c. At the time of submitting their Card application, provide to HSBC their written consent to receive marketing and promotional materials from HSBC; and</p> <p>d. Charge a minimum of SGD800 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</p>

**in each case prior to the approval date of their new Card application under this Promotion, with the exception of HSBC Premier Mastercard Card. (in SGD) Credit Card, HSBC Premier Mastercard (in USD) Credit Card, HSBC TravelOne Credit Card and HSBC Visa Infinite Credit Card.*

^in each case, cancellation can be initiated by the Eligible Applicant or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Applicant has been found inactive in terms of usage of any HSBC credit card within last 12 months.

11. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 17), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
12. An SMS notification will be sent to the Qualified Cardholder by HSBC by the Notification Date (as set out in Clause 17). Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.

13. 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 not exchangeable, non-transferable and non-replaceable.
14. The relevant cashback will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 17), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.
15. The cashback can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
16. Each Qualified Cardholder is limited to a maximum of one Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

Qualifying Spend Period and Notification Date

17. The Qualifying Spend Period and Notification Date(s) as set out below:

- a. **SGD50 Lazada Voucher**

Card Account Opening Date	Notification Date
15 October – 30 November 2023	Within 10 working days from card approval date

- b. **SGD200 cashback**

Card Account Opening Date	Qualifying Spend Period	Notification Date
15 October – 31 October 2023	15 October – 30 November 2023	By the last week of December 2023
1 November – 30 November 2023	1 November – 31 December 2023	By the last week of January 2024

18. 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 the Gift at its sole discretion.