

HSBC Shell GO+ Programme Terms & Conditions

1. Eligibility

- 1.1 The HSBC Shell GO+ Programme ("HSBC Shell GO+ Programme") is open to all primary Cardholders holding valid accounts of *HSBC credit cards ("HSBC Card") as herein described ("Cardholder"). (*HSBC Cards means any of the HSBC Visa/MasterCard Credit Cards issued by HSBC Bank (Singapore) Limited except HSBC Advance credit card, Corporate and USD credit cards.)
- 1.2 The validity of all HSBC Cards shall be determined by HSBC at its discretion.
- 1.3 To participate in the HSBC Shell GO+ Programme, Cardholders must first enrol or already be enrolled in the Shell GO+ programme. They must also complete the online HSBC Shell GO+ Programme enrolment form.
- 1.4 Upon successful enrolment, Cardholders will no longer be awarded HSBC Reward points on their Qualifying retail spend across all HSBC credit cards. Instead, they will be awarded Shell GO+ points, which refers to loyalty points provided by Shell for every litre of petrol purchased from Shell
- 1.5 Cancellation of the HSBC Shell GO+ Programme enrolment shall be processed no earlier than one month prior to the date on which Shell GO+ points are next transferred and no later than the last working day of the month in which the cancellation notice is submitted. All such cancellations will take effect by the second working day of the month in which the Cardholder wishes to revert to earning HSBC Rewards points. Cardholders will start earning HSBC Reward points with effect from first day of such month. Cardholders will have to call the HSBC Hotline at 1800 4722 669 to provide their cancellation notice.
- 1.6 If a primary Cardholder voluntarily terminates his HSBC card account or is involuntarily terminated by HSBC, at any time for any reason, both the primary and supplementary Cardholders will be disqualified from participating in the HSBC Shell GO+ Programme. Any Shell GO+ points earned but not yet credited shall be automatically cancelled.
- 1.7 If the supplementary Cardholder is terminated at any time for any reason, the primary Cardholder will not be automatically disqualified from participating in the HSBC Shell GO+ Programme unless HSBC determines otherwise.
- 1.8 Notwithstanding any matters stated herein, HSBC shall have the absolute discretion to determine which HSBC Cardholder shall be eligible to participate in the HSBC Shell GO+ Programme and shall be entitled to disqualify any HSBC Cardholder from participating in the HSBC Shell GO+ Programme without ascribing any reasons therefor.

2. Crediting of Shell GO+Points

2.1 The Cardholder earns one Shell GO+ point for every S\$5 spent on Qualifying Transactions

The following definitions apply to the Programme:

"Qualifying Transactions" shall mean posted retail purchases (including but not limited to HSBC Spend Instalment, where 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 (MCC) 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 skill.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 (including AXS Pay+Earn) and ATM transactions;
- Tax payments (except 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,
- The monthly instalment amounts under the HSBC 0% Card Instalment Plans

A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. HSBC does not determine the merchant's MCC.

For the avoidance of doubt, transactions made at merchants with the following MCCs will not earn Reward points. The following list of MCCs may be updated by HSBC from time to time without prior notice.

	Excluded Merchant Category Code (MCC)	Description
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good
4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash—Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load - Member
14	6530	Remote Stored Value Load - Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend - Intracountry
19	6537	Moneysend - Intercountry
20	6538	Moneysend Funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services—Not Elsewhere Classified
24	7349	CLEAN/MAINT/JANITORIAL SERV
25	7399	Business Services Not Elsewhere Classified
26	7511	Quasi Cash – Truck Stop Trxns
27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools
35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries

- 2.2 The number of Shell GO+ points earned for each month's retail spend, shall be automatically transferred to the Cardholder's Shell GO+ account by the 20th of the following month. All such spend must be posted to the Cardholder's HSBC Card account(s) by the 11th of the following month. (For example, Shell GO+ points awarded for total spend made in January shall be transferred into the Cardholder's Shell GO+ account by 20th of February provided that such spend is posted to the Cardholder's HSBC Card account by 11th February), and the value of such Shell GO+ points may be corrected or revised by HSBC at any time to correct any computational or recording errors.
- 2.3 An administrative fee of S\$1.50 (excluding GST) will be charged to the Cardholder's primary HSBC Card account for every successful transfer of Shell GO+ points into the Cardholder's Shell GO+ account. Fee is waived until 31 December 2025
- 2.4 The Shell GO+ points shall be transferred to the Shell GO+ account as provided by the Cardholder in the HSBC Shell GO+ Programme enrolment form submitted. HSBC shall not be responsible for any erroneous transfer due to incorrect details provided by the Cardholder.
- 2.5 Cardholders are required to promptly inform HSBC in the event of any change to the Shell GO+ Digital Loyalty ID provided in the HSBC Shell GO+ Programme enrolment form submitted. Neither HSBC nor Shell shall be responsible for any Shell GO+ points credited into the Shell GO+ account number enrolled with HSBC in the event a Cardholder fails to do so.
- 2.6 Where any charge posted to any card account is reversed or re-credited (whether in whole or in part), the Shell GO+ points awarded in respect of the amount reversed or re-credited will be cancelled. In the event that the Shell GO+ points awarded in respect of the amount reversed or re-credited have already been transferred to the Cardholder's Shell GO+ account, HSBC reserves the right to charge a value of S\$0.05 per Shell GO+ point, to the Cardholder's HSBC Card account
- 2.7 Only enrolled Cardholders whose HSBC Card accounts and Shell GO+ accounts are valid and in good standing (as determined by HSBC and Shell respectively) at the point of transfer will be eligible to receive Shell GO+ points in their Shell GO+ account
- 2.8 Shell GO+ points are not transferable but can be accumulated from primary Cardholder's various HSBC Cards.
- 2.9 The monthly transfer of Shell GO+ points into a Cardholder's Shell GO+ account is subject to a minimum of S\$5 retail spend.
- 2.10 An acknowledgement SMS will be sent to the Cardholder's mobile number registered with HSBC, upon every successful transfer of Shell GO+ points into the Cardholder's Shell GO+ account.
- 2.11 Once Shell GO+ points have been credited into the Cardholder's Shell GO+ account, they are subject to the terms and conditions governing the Shell GO+ programme, which is solely managed by Shell. For full terms and conditions, please refer to <http://www.shell.com.sg/shellgoplus>. The Shell GO+ points cannot be cancelled, reversed back to the Cardholder's HSBC Card account or transferred to another Shell GO+ account.

- 2.12 Neither HSBC nor Shell shall be responsible for any fraudulent or unsuccessful transfer of Shell GO+ points. In the case of an unsuccessful transfer, the Cardholder will be informed to take the necessary action(s) to effect a successful re-transfer in the next month. Should the re-transfer also be unsuccessful, the Cardholder will automatically be re-enrolled into HSBC's Rewards Programme. All retail spend made from the day of enrolment into the HSBC Shell GO+ Programme to the day of re-enrollment into HSBC's Rewards Programme will be awarded 1 HSBC's Rewards points for every S\$1.
- 2.13 All questions or disputes regarding eligibility for enrolment in the HSBC Shell GO+ Programme or transferring of Shell GO+ points under the HSBC Shell GO+ Programme will be decided by HSBC at its discretion.
- 2.14 Shell may change its programme terms and conditions including regulations, policies, benefits or conditions of participating, in whole or in part at any time with or without notice, even though such changes may affect the value of the Shell GO+ points already earned. For latest and complete Terms and Conditions of the Shell GO+ Programme, please visit <http://www.shell.com.sg/shellgoplus>.

3. General Conditions

- 3.1 HSBC will not accept any liability in relation to the Shell GO+.
- 3.2 Neither HSBC nor Shell shall be responsible for injury, pain, loss or damages suffered by any Cardholder in connection with the HSBC Shell GO+ Programme.
- 3.3 Fraud and abuse relating to the earning or transfer of Shell GO+ points or redemptions may result in the forfeiture of accrued Shell GO+ points as well as the cancellation of the Cardholder's credit cards
- 3.4 Cardholders enrolled in the Shell GO+ programme, are customers of Shell and shall direct any queries or complaints pertaining to the Shell GO+ programme to Shell. HSBC shall not in any way be responsible for dealing with such queries or complaints; except on queries pertaining to HSBC Shell GO+ program
- 3.5 Without prejudice to any of HSBC's rights and remedies, HSBC is entitled, at any time, in its discretion and without giving any reason or notice, to terminate the HSBC Shell GO+ Programme or withdraw, cancel or invalidate any Shell GO+ points already awarded
- 3.6 HSBC and Shell are not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents. HSBC shall not be responsible for any delay in the transmission to the bank of evidence of retail purchases by the participating merchants or any other third party.
- 3.7 HSBC reserves the right to vary, delete or add to any of these terms and conditions (including but not limited to the computation of Shell GO+ points per retail dollar spend at any time at its discretion without notice. For the latest details and information, visit www.hsbc.com.sg/rewards.
- 3.8 HSBC's decision on all matters relating to the HSBC Shell GO+ Programme is final and binding on the Cardholder.
- 3.9 All information is accurate at the time of printing or posting online.