



## Terms and Conditions Governing HSBC Premier Mastercard Credit Card Cash Rebate Programme

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1. This HSBC Premier Mastercard Credit Card Cash Rebate Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Cardholders (as defined in Clause 3 below) from 1 July 2019 until terminated by HSBC ("Programme Period").
2. The following cards are eligible for this Programme: HSBC Premier Mastercard credit card and HSBC Premier USD Mastercard credit card (but this shall not include any other HSBC US card, HSBC corporate card, and HSBC debit card) ("Card").
3. This Programme is open to primary HSBC cardholders holding a valid and existing Card during the Programme Period (an "Eligible Cardholder").
4. Qualifying Transactions made by both Eligible Cardholders and their corresponding supplementary cardholders under the same Card account ("Supplementary Cardholders") will be consolidated under the primary Card account.
5. "Qualifying Transactions" mean retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfilment (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Qualifying Transactions 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 (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 all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
  - Total purchase amount under HSBC 0% Instalment Payment Plan and HSBC PayLater Instalment Plan;
  - 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 transaction

and such other categories of transactions which HSBC may exclude from time to time.

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 Rebate. The following list of MCCs may be updated by HSBC from time to time without prior notice.

	<b>Excluded Merchant Category Code (MCC)</b>	<b>Description</b>
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 Limited 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

- Eligible Cardholders are required to charge a minimum of SGD600 in Qualifying Transactions (“Qualifying Spend”) in a calendar month to receive 5% Cash Rebates (as defined in Clause 7 below) on the following categories of Qualifying



Transactions made either locally or overseas ("Rebate Eligible Transactions"), subject to a maximum of SGD150 in Cash Rebates per calendar month:

- "Dining transactions" tagged with MCC 5812 (Eating Places and Restaurants), MCC 5811 (Caterers), MCC 5814 (Fast Food Restaurants) or MCC 5462 (Bakeries), excluding hotel dining;
- "Groceries transactions" tagged with MCC 5411 (Grocery stores and Supermarkets);
- "Petrol transactions" at Caltex and Shell service stations tagged with MCC 5541 (Service Stations) or MCC 5542 (Automated Fuel Dispensers) in Singapore and all transactions tagged with MCC 5541 or MCC 5542 outside Singapore; and
- "Transport transactions" tagged with MCC 4121 (Taxi/Limo) or MCC 4111 (Local/Suburban transportation which includes Bus/MRT), excluding Ezlink and ferries.

For the purposes of determining whether a given transaction qualifies as a Rebate Eligible Transaction, 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.

7. "Cash Rebates" shall refer to the cash rebates credited to the Eligible Cardholder's relevant Card account in accordance with the terms of this Programme which may be used to offset the Eligible Cardholder's future Card account debits 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.
8. For the avoidance of doubt, Qualifying Transactions for which Cash Rebates will not be granted will nevertheless be counted towards the determination of Qualifying Spend.
9. HSBC reserves the right to determine whether a transaction qualifies as a Qualifying Transaction and/or if any Eligible Cardholder has fulfilled the relevant eligibility criteria under this Programme. In the event that any transaction posted to the Card account is subsequently cancelled, voided, disputed, refunded or reversed for any reason (the "Cancelled Amount"), for the purposes of determining whether the Qualifying Spend has been met by the Eligible Cardholder in the calendar month that the Cancelled Amount is posted into HSBC's system, the Cancelled Amount will be deducted from the aggregate amount of Qualifying Transactions made by the Eligible Cardholder in that calendar month.
10. The Cash Rebates will be credited into the Eligible Cardholder's account by the end of the next calendar month following the month in which the Qualifying Spend is met.
11. The Eligible Cardholder's Card account must be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Cash Rebates. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Rebates are credited into the said Card account, HSBC reserves the right not to credit the Cash Rebates.
12. HSBC reserves the right to revise the terms of this Programme or withdraw the Cash Rebates or this Programme at any time without prior notice.
13. All information is correct at the time of publishing or posting online.