

HSBC Premier Mastercard Credit Card – Lady Gaga in Singapore Concert Tickets Lucky Draw (“Promotion”) Terms and Conditions

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) valid from the 9 April 2025 to 23 April 2025, both dates inclusive (the “**Promotional Period**”);
- (iii) subject to the remaining terms of this Promotion, is applicable to customers who hold an HSBC Premier Mastercard Credit Card issued by HSBC in Singapore (each, a “**Card**”) as a primary credit cardholder (each such customer, a “**Cardholder**”) and who meet all the following criteria (in no particular order) during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) must have at least one Qualifying Spend on their Card within the Promotional Period and with transaction(s) posted to the Card account by 25 April 2025 (“**Spend Period**”); and
 - (b) must have a single name HSBC Premier Account (“**Account**”); and
 - (c) has Total Relationship Balance (TRB) of at least SGD200,000 (or its equivalent in foreign currencies) as of 31 March 2025; and
 - (d) whose Card account and Account are in good standing with HSBC over the entire Promotional Period and at the time of Draw date (as determined by HSBC at its discretion); and
 - (e) has a registered email address with HSBC;
- (iv) Subject to Clause 3, register for this Promotion during Promotional Period via the **HSBC Credit Card Campaign Registration Form (“E-Form”)** using the code **Mayhem Tour** (each successfully registered customer shall be a “**Registered Customer**”);
- (v) HSBC reserves the right to determine at our discretion whether the Eligible Customers have met all the requirements of this Promotion.
- (vi) For the purpose of this Promotion:
 - (a) “**Qualifying Spend**” shall mean posted retail transactions (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase), including Local Retail Transactions, Online Transactions and Overseas Transactions, charged to a Registered Card account (as defined below) and/or to the account of the supplementary cardholder of the relevant Registered Cardholder (as defined below) during the Promotional Period BUT shall exclude the Excluded Transactions.

- (b) “**Local Retail Transactions**” shall mean retail transactions which are successfully carried out in Singapore dollars and charged to a Registered Card account and/or to the account of the supplementary cardholder of the relevant Registered Cardholder.
- (c) “**Online Transactions**” shall mean all retail transactions successfully charged to a Registered Card account and/or to the account of a supplementary cardholder of a Registered Cardholder made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks during the Promotional Period.
- (d) “**Overseas Transactions**” shall mean all overseas transactions successfully carried out outside Singapore and charged in foreign currency to a Registered Card account and/or to the account of a supplementary cardholder of a Registered Cardholder during the Promotional Period.
- (d) “**Eligible 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 Eligible 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) other than (tuition fee payments) to the following educational institutions:
 - i. National University – of Singapore (NUS);
 - ii. Nanyang Technological University (NTU);
 - iii. Singapore Management University (SMU);
 - iv. Singapore University of Technology and Design (SUTD);
 - v. Singapore Institute of Technology (SIT) and Singapore University of Social Sciences (SUSS);
 - vi. Singapore Polytechnic (SP);
 - vii. Nanyang Polytechnic (NYP);
 - viii. Ngee Ann Polytechnic;
 - ix. Republic Polytechnic;
 - x. Temasek Polytechnic;

- Any AXS and ATM transactions;
 - Any payments or transactions on Carousell;
 - Tax payments;
 - 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 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 transactions.
and such other categories of transactions which HSBC may exclude from time to time.
2. Each Eligible Customer that meets the criteria specified in Clause 1(iii) will be given a chance to participate in this Promotion.
3. For the purpose of Clause 1(iv):
- (a) Registrations that are not made using the E-Form, and registrations with incorrect information and/or with incorrect registration codes will be automatically disqualified.
 - (b) Customers only need to register for this Promotion once during the Promotional Period. An acknowledgement of participation will be displayed on the website after the E-Form has been submitted. This acknowledgement of participation is not an indication of whether the Registered Customer has met the eligibility criteria of this Promotion.
 - (c) Supplementary cardholders are not eligible for this Promotion. However, if a main Registered Cardholder has one or more supplementary cards under his/her main Registered Card account, the Qualifying Spend made by the supplementary cardholders will be consolidated under such main Registered Card account for the purpose of determining whether the Registered Cardholder has met the Qualifying Spend requirements under Clause 2a.
4. By participating in this Promotion, you agree that HSBC, Mastercard and Mastercard's appointed events agency may collect, use and disclose your information (including personal data), as provided in this entry form, for the following purposes in accordance with the Personal Data Protection Act 2012 and our data protection policy (<https://www.hsbc.com.sg/privacy-statement>):
- (a) To administer this lucky draw, including to contact you for the administration of prizes in relation to this lucky draw.
 - (b) To disclose and/or publish your name, particulars, and pictures/photographs for publicity purposes.
5. Winners will be selected randomly from the pool of entries by means of a computerized draw using a randomization formula under the supervision of an external auditor (the "**Draw**"). The Draw will be conducted

within 24 April 2025 till 5 May 2025, between 9am and 6pm at HSBC's office located at Mapletree Business City, 20 Pasir Panjang Road (East Lobby) Level 13, Singapore 117439. The number of winners of the Draw (each, a "**Winner**") and the prize(s) that will be awarded (each, a "**Prize**") are as follows:

Number of Winner(s)	Prize
40	One pair of Lady Gaga in Singapore concert tickets (the " Prize ")

6. An email containing the details of redemption of the Prize ("**Email**") will be sent by Mastercard and/or Mastercard's appointed events agency to each Winner registered email as per HSBC's records by 14 May 2025.
7. Each Winner wins a maximum of one Prize and the concert ticket dates and category will be determined by HSBC.
8. HSBC may, at its discretion, substitute a Prize with an item or items of equal or similar value. Winners are solely responsible for all taxes and/or all other related costs whatsoever that may apply to the Prizes. In the event that a Winner elects not to collect or utilize all or any portion of a Prize, such Prize or portion thereof shall be deemed forfeited by the Winner and will be subject to Clause 10 below.
9. Use of the Prizes is, where applicable, subject to the terms and conditions of the merchants providing the relevant products and/or services; please refer to the respective merchants for details. HSBC is not a supplier of the products and/or services provided by the merchants involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of any lost, defaced, damaged or stolen Prize (or any part of it) after issuance.
10. In the event any Winner is uncontactable via their email as reflected in HSBC's records and/or is determined by HSBC to be disqualified or otherwise ineligible to receive a Prize (each, an "**Ineligible Winner**"), the Prize will be forfeited by the Ineligible Winner. HSBC shall have the right to randomly select an alternative Winner from the remaining Eligible Cardholders (the "**Reserve Winner**").
11. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

12. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
13. Our records in respect of the Promotion shall be conclusive and binding on you.
14. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:

- (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
- (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
- (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
- (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- i. the Promotional Period;
- ii. the definition of “Eligible Customer”;
- iii. the eligibility criteria for the Promotion;
- iv. the type of Prize;
- v. the limit to the number of Prize available for redemption under the Promotion;

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

- 15. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
- 16. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

- 17. Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured