



HSBC PREMIER MASTERCARD CREDIT CARD TERMS AND CONDITIONS

The HSBC Premier Mastercard Credit Card offers, benefits and services (the “Benefits”) are available to customers who hold a valid 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) (the “Card”, and such customers, “Cardholders”) issued by HSBC Bank (Singapore) Limited (“HSBC”) unless otherwise stated.

The Benefits will involve HSBC introducing primary Cardholders and (for selected services only) supplementary Cardholders to certain third parties (“Third Party Service Providers”) and, whilst HSBC will exercise care and diligence in selecting the Third Party Service Providers, HSBC does not guarantee the quality of any Third Party Service Provider and the services that they provide (the “Services”) and HSBC will not be liable to the Cardholders for any acts or omissions of the Third Party Service Providers. Where applicable:

- (a) use of the Services is subject to the terms and conditions of the relevant Third Party Service Providers, and Cardholders should refer to them for further details; and
- (b) Cardholders should make their own final selection of who to appoint to provide any of the Services.

ANNUAL CREDIT CARD FEE

1. The annual fee for the Card will be charged to the Card account between the 20th to the end of the relevant month, in accordance with Clause 2 below. Our Fees and Charges document sets out the annual fee and it may change from time to time. Our Fees and Charges document can be found on HSBC’s website.

The annual fee for any given year will be waived if the Cardholder:

- (a) has a Premier relationship with HSBC; and
- (b) maintains a Total Relationship Balance (“TRB”) of at least SGD200,000 (or foreign currency equivalent) with HSBC Bank (Singapore) Limited in accordance with the TRB eligibility criteria of their Premier relationship; OR
- (c) has a HSBC Singapore Private Banking relationship

For further details on TRB, please refer to www.hsbc.com.sg/Premier

2. For Cardholders whose Card account is opened:
 - (a) before 1 October 2024, the annual fee will be charged from 2025, on each anniversary of the month in which the Card account was opened (“Card Anniversary Month”); and
 - (b) from 1 October 2024, the first year’s annual fee will be charged to the Card account 3 calendar months after the Card Account Opening Month (as defined below). The annual fee for each subsequent year will be charged in the Card Anniversary Month.

“Card Account Opening Month” means the calendar month printed on the letter sent to Cardholder enclosing his/her Card.

3. Cardholders who do not qualify for the fee waiver in Clause 1 and do not pay the annual fee will not be eligible for any Benefit including the Airport Lounge Service and the Airport Limousine Service (as defined below). HSBC reserves the right to charge such Cardholders for the equivalent cash value (as determined by HSBC) of any Benefit utilised by such Cardholders, including the Airport Lounge Service and/or Airport Limousine Service.

TERMS ADDITIONAL TO HSBC’S REWARDS PROGRAMME (THE “PROGRAMME”)

1. A Cardholder earns 4.2 HSBC’s Reward points (“Points”) for every SGD1.00 (or USD0.70) spent locally on Qualifying Transactions with the Card (rounded to the nearest number). For the avoidance of doubt, this means the Qualifying Transaction is charged in the Card’s denominated currency (i.e. SGD or USD, as the case may be).
2. A Cardholder earns 6.9 HSBC’s Reward points for every SGD1.00 (or USD0.70) spent overseas on Qualifying Transactions with the Card (rounded to the nearest number). For the avoidance of doubt, this means the Qualifying Transaction is charged in a currency other than the Card’s denominated currency (i.e. non-SGD or non-USD, as the case may be).
3. For the purposes of calculating the Points which the Cardholder is entitled to under the Programme, the Qualifying Transactions made with the primary and supplementary Card(s) will be combined and consolidated under the primary Card account.
4. In these Terms and Conditions:
“Qualifying Transactions” refers to posted retail purchases (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):

- 4829 – Money Transfer
- 4900 – Utilities – Electric, Gas, Water and Sanitary
- 5199 – Nondurable Good
- 5960 – Direct Marketing – Insurance Services
- 6010 – Financial Institutions – Manual Cash Disbursements
- 6011 – Financial Institutions – Automated Cash Disbursements
- 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
- 6050 – Quasi Cash—Customer Financial Institution
- 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
- 6211 – Security Brokers / Dealers
- 6300 – Insurance Sales, Underwriting, and Premiums
- 6513 – Real Estate Agents & Managers - Rentals
- 6529 – REMOTE STORED VALUE LOAD - MEMBER
- 6530 – REMOTE STORED VALUE LOAD - MERCHANT
- 6532 – PSP-MEMBER-PAYMENT TRANSACTION
- 6533 – PSP-MERCHANT-PAYMENT TRANSACTION
- 6534 – MONEY TRANSFER-MEMBER
- 6536 – MONEYSSEND - INTRACOUNTRY
- 6537 – MONEYSSEND - INTERCOUNTRY
- 6538 – MONEYSSEND FUNDING
- 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load
- 6555 – Mastercard Imitated Rebate
- 7299 – Other Services—Not Elsewhere Classified
- 7349 – CLEAN/MAINT/JANITORIAL SERV
- 7399 – Business Services Not Elsewhere Classified
- 7511 – Quasi Cash – Truck Stop Trxns
- 7523 – Automobile Parking Lots and Garages
- 7801 – Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
- 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
- 8062 – Hospitals
- 8211 – Elementary and Secondary Schools
- 8220 – Colleges, Universities, Professional Schools, and Junior Colleges
- 8241 – Correspondence Schools
- 8244 – Business and Secretarial Schools
- 8249 – Vocational and Trade Schools
- 8299 – Schools and Educational Services (Not Elsewhere Classified)
- 8398 – Charitable Social Service Organizations
- 8651 – Political Organizations
- 8661 – Religious Organizations
- 8999 – Professional Services (Not Elsewhere Classified)
- 9211 – Court Costs, Including Alimony and Child Support
- 9222 – Fines
- 9223 – Bail and Bond Payments
- 9311 – Tax Payments
- 9399 – Government Services (Not Elsewhere Classified)
- 9402 – Postal Services – Government Only
- 9405 – Intra-Government Purchases – Government Only
- 9754 – GAMBLING-HORSE RACING DOG RACING STATE LOTTERIES

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

5. In the event that any Qualifying Transaction is voided, cancelled, disputed and/or reversed, any Points awarded will be cancelled and reversed ("Cancelled Points"). In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge their equivalent cash value to the primary Card account. The cash value of each Point shall be equivalent to the dollar amount required to purchase such Point under the Programme.
6. The Programme and the calculation, use and redemption of the Points are subject to the HSBC's Reward terms and conditions which are available at www.hsbc.com.sg/rewards. In the event of any conflict or inconsistency between these Terms and Conditions and the HSBC's Reward terms and conditions, these Terms and Conditions shall prevail to the extent of such conflict or inconsistency.



AIRPORT LOUNGE ACCESS SERVICE

1. HSBC Premier Mastercard primary cardholder and up to three (3) supplementary cardholder(s) will be eligible for complimentary unlimited access to any of the participating airport lounges ("Lounge Benefit") (visit <https://www.prioritypass.com> for full list of lounges) ("Eligible Lounge Cardholder").
2. The Lounge Benefit will be valid from 19 August 2025 till 31 December 2026, or such other date as determined by HSBC.
3. Eligible Lounge Cardholder will need to present their primary or supplementary Card (as the case may be) and boarding pass to the lounge operator, and signing a slip to verify entry/visit to the lounge ("Record Visit Slip").
4. If the Eligible Lounge Cardholder and/or the Supplementary Cardholder brings one or more guests, guest charges apply at USD 35 per guest per visit, based on the number of guests indicated in the Record Visit Slip upon entry. Guest charges are subject to change at the lounge operator's discretion.
5. Eligible Lounge Cardholder may be charged a pre-authorisation amount of USD1 for verification and authentication purposes of the card upon entry and will not be charged to the Card.
6. The Eligible Lounge Cardholder is responsible for any guest(s) brought by them to the lounge once they have signed the Record of Visit Voucher.
7. HSBC is not a supplier of the products and/or services provided by the lounge operator and will not accept any liability in relation thereto.
8. Use of the lounge program is subject to the terms and conditions of the lounge operator. For more information and the full terms and conditions of the lounge program, visit <https://www.prioritypass.com>

AIRPORT LIMOUSINE RIDE SERVICE

1. HSBC shall procure a Third Party Service Provide to arrange for limousine transportation from an agreed destination in Singapore to Changi Airport in Singapore or vice versa in accordance with these Terms and Conditions (the "Airport Limousine Service").
2. The Airport Limousine Service will be valid from 19 August till 31 December 2026, or such other date as may be determined by HSBC.
3. Each primary Premier or Premier Elite Cardholder is entitled to two (2) complimentary rides under the Airport Limousine Service in each calendar quarter provided that:
 - (i) they spend a minimum of SGD12,000 (or USD9,000) on Qualifying Transactions with the Card in the previous calendar quarter; or
 - (ii) if their Card was issued in the previous calendar quarter, they spend a minimum of SGD6,000 on Qualifying Transactions with the Card in that calendar quarter; or
 - (iii) in the case of Premier Elite Cardholders, they have maintained an average TRB of at least SGD1,200,000 in the previous calendar quarter.

For example, to be entitled to complimentary rides in the calendar quarter of 1 January 2026 to 31 March 2026, a Cardholder will need to spend a minimum of SGD12,000 (or USD 9,000) on Qualifying Transactions with the Card between 1 October 2025 to 31 December 2025.

4. Eligible Cardholders will be accorded the complimentary rides based on the following dates:

Calendar quarter in which the eligible Cardholder meets the criteria stated above	Complimentary airport limousine ride(s) will be accorded by
1 January – 31 March	31 May
1 April – 30 June	31 August
1 July – 30 September	30 November
1 October – 31 December	28 or 29 February



5. The primary Cardholder must be on a valid flight leaving from or arriving at Changi Airport in Singapore to use the complimentary Airport Limousine Service. Each primary Cardholder can only have one outstanding booking for this service at any one time.
6. Cancellation must be made by the primary Cardholder at least 24 hours in advance. Any cancellation made by the primary Cardholder within 24 hours or less prior to pick-up or 'no show' will be treated as a deduction of one complimentary ride.
7. Additional surcharges apply for child seat, specific zones, midnight or early hour. Please refer to the Third Party Service Provider's full terms and conditions.
8. HSBC and its agents, contractors or representatives shall not be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause Cardholders to arrive late or miss their flight. Cardholders are encouraged to book their airport limousine pick up at least 48 hours before the flight departure time to ensure sufficient time to reach the airport. Extra-stops are not allowed for bookings.

TRAVEL AND LIFESTYLE CONCIERGE SERVICES

Services

1. In order to request for any of the travel and lifestyle concierge services set out in these Terms and Conditions (the "Concierge Services"), the Cardholder should contact HSBC on 1800-227 8889 (in Singapore), 6227 8889 (outside Singapore), or any other channels as determined by HSBC (hereinafter referred to as "HSBC Premier Mastercard Concierge").
2. The Concierge Services are available in in specified countries. For further details on the countries of availability, Cardholders should contact the HSBC Premier Mastercard Concierge.

Travel Services

3. Inoculation and Visa Requirement Information

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide information concerning visa and inoculation requirements for foreign countries, as those requirements may be specified from time to time in the World Health Organization's website or other published information which HSBC Premier Mastercard Concierge may deem relevant.

4. Hotel Referral and Reservation Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of hotels and holiday resorts in major cities to the Cardholder. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

5. Flight Information and Ticketing Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of airlines in major cities as well as flight times where possible. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of flight reservations on behalf of the Cardholder.

6. Currency Rates and Conversions

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide the Cardholder with indicative exchange and conversion rates based on information as reflected on the website www.oanda.com.

7. Trip Planning and Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of travel and tour companies. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of arrangements with the travel and tour companies on behalf of the Cardholder.

8. Overseas Language/Translation Support

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide the Cardholder with telephonic translation services and emergency support where possible and upon request by the Cardholder.



9. Sightseeing and Destination Recommendations

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of travel agencies at the Cardholder's travel destination. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist in the faxing of travel packages from these travel agencies to the Cardholder and coordinating the arrangements on behalf of the Cardholder.

10. Luxury Yacht/Cruise Information and Reservations

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities as well as departure/arrival times where possible. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

11. Train or Rail Information and Ticketing

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times where possible. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

Golfing Services

12. Golf Course Referral and Reservation Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to assist the Cardholder, where possible, by providing the address and telephone number of golf courses in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

13. Golf Lessons Information and Referral Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide the Cardholder with referrals to private golf coaches and classes in specified countries. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also provide the Cardholder with information concerning the class schedules as well as the locations where these classes are held.

14. Golf Equipment and Apparel

HSBC Premier Mastercard Concierge shall, where possible and upon request by the Cardholder, procure Third Party Service Providers to assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparel from authorized boutiques.

15. Golf Events Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to assist in the provision of information on major golfing events and/or competitions in specified countries. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to facilitate the booking and purchase of entry tickets to the designated event.

Wine and Dine

16. Dining Referral and Reservation Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide the name, address and telephone number of restaurants in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

17. Private Dining Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide referrals to caterers based on the type of cuisine as specified by the Cardholder, where possible and upon request by the Cardholder. Although HSBC Premier Mastercard Concierge shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be determined by the Cardholder.

18. Food Tours Referral and Assistance

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide referrals to event companies who organize food tours in specified countries. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall assist the Cardholder in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardholder. HSBC Premier Mastercard Concierge shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardholder.



19. Food Tasting Events Information Service

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide to the Cardholder, as and when available, information concerning food tasting events in specified countries.

20. Vineyards Information and Referral Services

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide information on the popular vineyards in specified countries. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also assist the Cardholder with their purchase and delivery of selected wine as specified by the Cardholder from the vineyards and/or authorized distributor.

Arts and Culture

21. Special Events and Performance Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder, whenever possible, by providing information on special events and performances held in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

22. Information on New Books and Albums Releases

HSBC Premier Mastercard Concierge shall, upon request from the Cardholder, procure Third Party Service Providers to provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to facilitate the purchase of any such item from the stores and/or provide the Cardholder with the website link where these items are available.

23. Cultural Centres, Museums, Art Gallery and Exhibition Information and Referral Services

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to provide, upon request by the Cardholder, information on exhibition events, including the date, operating hours as well as the venue. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to assist the Cardholder in the making of reservations, purchases and delivery of the tickets.

24. Cultural and Historical Tours

HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to assist the Cardholder in providing referral services to authorised tour agents specialising in cultural and historical tours. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will also assist in the booking of designated tours with the selected authorised tour agent. Should the Cardholder require tailor-made tour packages, HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to refer the Cardholder to the authorised tour agent further assistance.

Shopping Services

25. Flower and Gift Delivery Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to arrange delivery of flowers or gifts to his family or business associates, where possible and upon request by the Cardholder.

26. Jewellery and Watches Referral Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of jewellers and timepiece shops in major cities.

27. Art and Antiques Dealers Information Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of art and antiques dealer in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening hours of the shops/dealers.

28. Major Shopping Belts/Locations Information Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of shopping locations in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall procure Third Party Service Providers to also provide the Cardholder with the opening/ closing hours of the shops.



29. Spa, Fitness Centre and Sports Centre Information and Referral Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of spa and fitness centers in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of the shops, and/or to HSBC facilitate the making of reservations on behalf of the Cardholder.

30. Tailoring

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of tailoring shops in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also will procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of the shops.

Business Services

31. Conference Information and Referral Services

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing conference information and referral services. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge will procure Third Party Service Providers to facilitate the making of arrangements on behalf of the Cardholder.

32. Messenger Service Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder by providing assistance to relay messages between the Cardholder and his family or business associates, where possible and upon request by the Cardholder.

33. Courier Service Assistance

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to assist the Cardholder to send documents or parcels by arranging courier services for these items to his family or business associates, where possible and upon request by the Cardholder.

34. Translation Services

HSBC Premier Mastercard Concierge will procure Third Party Service Providers to provide the name, address and telephone number of translation agencies in major cities. Where possible and upon request by the Cardholder, HSBC Premier Mastercard Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of these agencies, and/or facilitate the making of arrangements on behalf of the Cardholder with an identified translation agency.

OTHER TERMS AND CONDITIONS

1. The Cardholder shall ensure that any and all information provided by the Cardholder or any person acting on behalf of the Cardholder to HSBC is complete, true and accurate. The Benefits and any Reward Points awarded to a Card account cannot be transferred to another Card account.
2. HSBC shall not be responsible for any delay or failure to provide the Benefits caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightning, riots, strikes, lockouts, government action, war, acts of terrorism and/or disruption of electrical or power supplies, disruption, breakdown or failure of equipment.
3. The Cardholder consents to HSBC and the relevant Third Party Service Providers recording telephone calls with the Cardholders, in connection with the provision of the Benefits and/or the Services, where applicable.
4. Changes to these terms
 - a. We live in a rapidly changing world. Sometimes this means we need to update this Programme terms and conditions. These updates include amendments to:
 - i. fees and charges (if any); and
 - ii. HSBC Credit Cards benefits and features
 - b. We may amend or supplement this Programme terms and conditions, if it is reasonably necessary to:
 - i. reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
 - ii. give effect to:
 1. applicable law, rule, regulation;
 2. a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
 - iii. reflect changes to industry or market conditions or practice;



- iv. align with standards or expectations including in respect of:
 - 1. banking and financial services practices;
 - 2. environmental, social and governance practices;
 - 3. consumer and investor protection practices;
 - 4. cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
 - 5. operational resilience and data management practices; or
 - 6. taxation and transfer pricing practices; or
 - 7. otherwise protect our legitimate interests.
 - c. To the extent reasonably practicable, we'll give you reasonable notice of any changes to this Programme terms and conditions before such this Programme terms and conditions take effect.
 - d. We can choose how to give this notice to you. This may include:
 - i. contacting you directly (through mail, email, post or via mobile);
 - ii. placing signs or notices at our branches;
 - iii. publishing the change on our website; and
 - iv. using any other method we think is reasonably appropriate.
 - e. If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.
5. These Terms and Conditions are governed by and subject to the laws of the Republic of Singapore and the Cardholder submits to the non-exclusive jurisdiction of the courts of Singapore.
6. All information is correct at the time of publishing or posting online.