



HSBC Premier Mastercard Credit Card – Foreign Currency Spend Promotion Terms and Conditions

1. This promotion is valid from 1 December 2024 till 30 June 2025, both dates inclusive ("**Promotional Period**") unless otherwise stated, and is offered by HSBC Bank (Singapore) Limited ("**HSBC**" or the "**Bank**") to customers ("each, an **Eligible Cardholder**"):
 - a) who holds a HSBC Premier Mastercard Credit Card (except HSBC Premier USD Mastercard Credit Card) issued by HSBC in Singapore (each, a "**Card**") as a primary credit cardholder; and
 - b) whose Card account is in good standing with HSBC over the entire Promotional Period and at the time of fulfillment (as determined by HSBC at its discretion),
 - c) that makes the Qualifying Spend (as defined below) within the Promotional Period and must be posted by 7 July 2025. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
2. HSBC reserves the right to determine at our discretion whether:
 - a) Eligible Cardholder(s) have met all the requirements of this Promotion; and
 - b) Charges made to the Card qualify towards the fulfilment of the relevant accumulated minimum Qualifying Spend (as defined below) set for the purposes of this Promotion.
3. For the purpose of this Promotion:

"**Qualifying Spend**" shall mean posted retail transactions in foreign currency, including Online Transactions and Overseas Transactions, charged to the Card account and/or to the account of the supplemental cardholder of the relevant Eligible Cardholder during the Promotional Period BUT shall exclude the Excluded Transactions. In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase.

"**Online Transactions**" shall mean all retail transactions successfully charged in a foreign currency to an eligible Card account and/or to the account of a supplemental cardholder of an Eligible Cardholder made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated networks during the Promotional Period.

"**Overseas Transactions**" shall mean all overseas transactions successfully carried out outside Singapore and charged in foreign currency to an Eligible Card account and/or to the account of a supplemental cardholder of an Eligible Cardholder during the Promotional Period.

"**Excluded Transactions**" shall mean any of 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):



	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 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

and such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

- Each Eligible Cardholder that satisfies the terms of this promotion shall be entitled to earn an additional **2 HSBC Reward points for every SGD1 spent on Qualifying Spend** (the “**Bonus Reward Points**”). This is in addition to any HSBC Reward points earned by the Eligible Cardholder under the HSBC Premier Mastercard Credit Card benefit (“**HSBC Reward points**”). For the purposes of calculating eligible Overseas Transactions and Online Transactions, transactions made in foreign currencies will be converted into Singapore dollars based on HSBC’s prevailing exchange rate applicable at the time of exchange.

For avoidance of doubt, the total HSBC Reward points awarded per SGD1 Qualifying Spend in foreign currency during the Promotional Period is 7 HSBC Reward points as illustrated below:

	HSBC Reward points earned	Bonus Reward Points earned	Total Reward points earned
Earn rate per SGD1 in foreign currency spend	5 Reward points (equivalent to 2 air miles)	2 Reward points (equivalent to 0.8 air miles)	7 Reward points (equivalent to 2.8 air miles)

- Each Eligible Cardholder will receive the Bonus Reward Points in their Eligible Card account within 2 months after the Qualifying Spend has made during the Promotion Period.
- The Bonus Reward Points is not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Bonus Reward Points with an item of equal or similar value without prior notice.
- If any Qualifying Spend is cancelled or reversed during or after the Promotional Period such that the total Qualifying Spend charged to a Registered Card during the Promotional Period falls short



of the relevant minimum Qualifying Spend, the relevant Cardholder will not be considered to have met the Qualifying Spend and will not be considered an Eligible Cardholder.

8. If any tax refund(s) is received during or after the Promotional Period in relation to any transactions charged to a Card, the tax refund amount(s) will be excluded for the purposes of computing the total Qualifying Spend amount charged by the Cardholder.
9. Supplementary cardholders are not eligible for this Promotion. However, for each main Cardholder who is an Eligible Cardholder, Qualifying Spend made by supplementary cardholders will be consolidated under such main Cardholder's Card account for the purpose of accumulating the relevant minimum Qualifying Spend.
10. In the event that a Registered Card is voluntarily or involuntarily cancelled or terminated or suspended for any reasons whatsoever, or an Eligible Cardholder is determined by HSBC (in its sole discretion) not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Eligible Cardholder at its sole discretion.
11. HSBC's records relating to this Promotion including but not limited to any details relating to registration and Qualifying Spend shall be final and binding on all Cardholders.
12. Changes to these terms
 - a. We live in a rapidly changing world. Sometimes this means we need to update this Promotion 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 Promotion 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 Promotion terms and conditions before such this Promotion 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.
13. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
14. All information is accurate at the time of publishing or posting online.