

**A Culinary Crossover: Ippoh Tempura Bar by Ginza Ippoh x Shisen Hanten  
Giveaway (the “Offer”)  
Terms and Conditions**

(Commences on 21 May 2025 and ends on 23 May 2025)

**A. Offer-Specific Terms and Conditions**

1. This Offer:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) valid from 21 May 2025 and ends on 23 May 2025 (“the “**Deadline**”), both dates inclusive (the “**Offer Period**”);
- (iii) is applicable to our new and existing customers who meet all the following criteria during the Offer Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
  - a. Holds a HSBC Premier Mastercard Credit Card issued by HSBC in Singapore (“**Card**”) as a primary credit cardholder (“**Cardholder**”);
  - b. Made at least SGD2,000 equivalent Qualifying Spend on their HSBC Premier Mastercard in 1 – 31 May 2025 (“**Evaluation Period**”);
  - c. Must have a single name HSBC Premier Account;
  - d. Has Total Relationship Balance (TRB) of at least SGD200,000 (or its equivalent in foreign currencies) as of 31 May 2025; and
  - e. Whose Card account and Account are in good standing with HSBC over the entire Offer Period.
- (iv) subject to Clause 3, Eligible Customers who wish to participate in the Offer are to register during Offer Period via the website link “[hsbc.com.sg/registration](https://hsbc.com.sg/registration)” using the code **Palate**; and
- (v) involves a giveaway of the following item to 10 Cardholders: 2 invites (the “**Item**”) to A Culinary Crossover: Ippoh Tempura Bar by Ginza Ippoh x Shisen Hanten, on 26 June 2025 (the “**Event**”).
- (vi) For purposes of this Offer:
  - (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 Evaluation 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 Evaluation 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 Evaluation Period.
- (e) “**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. For purpose of Clause 1(iv):

- (i) Cardholders are to register from 0001H 21 May 2025 to 2359H 23 May 2025.
- (ii) Cardholders are to input their email, mobile number and valid HSBC Premier Mastercard credit card number as per bank's records during the registration.
- (iii) Registrations that are not made through the link and/or registrations with incorrect information will be automatically disqualified.
- (iv) Customers only need to register for this Offer once during the Offer Period. An acknowledgement of participation will be displayed on the website after the registration has been submitted. This acknowledgement of participation is not an indication of whether the Registered Customer has met the eligibility criteria of this Offer or will be a recipient of the Item in this Offer.

3. The Offer is limited to the first 10 Cardholders that have, based on our records, registered prior to the Deadline and selection will be on a first-come, first-served basis.
4. By participating in this Offer, you agree that HSBC and our service providers may collect, use and disclose your information (including personal data) for the following purpose 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 Offer, including to contact you for the administration of prizes in relation to this Offer.
5. Winners of the Offer will be contacted by HSBC by 6 June 2025, 2359H. Full details of the invite will be shared then.

6. After being contacted, the Cardholder is required to confirm their acceptance of the Offer by 13 June 2025, 2359H.
7. If any selected Cardholder does not accept the Offer by 13 June 2025, 2359H, the selected Cardholder will no longer be eligible for the Offer.
8. This Offer shall cease to be valid as and when all 10 Items have been duly redeemed, and accordingly, the Offer Period shall end on such date and time (even if such is earlier than the scheduled end date of the Offer Period of 23 May 2025).
9. The Item is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Item is also not transferable or replaceable.
10. Other general terms and conditions governing this Offer apply. Please refer to the other terms and conditions set out under the section headed “General Terms and Conditions” for details. The Offer-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the “**Offer Terms and Conditions**”.

## **B. General Terms and Conditions**

1. We may determine in our reasonable discretion whether any given customer is eligible for this Offer and/or whether such customer has met all of the relevant requirements under these Offer Terms and Conditions.
2. Our records in respect of the Offer shall be conclusive and binding on you.
3. HSBC is (1) not an agent of the merchant; and (2) is not the supplier of, and accepts no liability for, the Items provided by the merchant involved in this Offer and/or the Event itself. All disputes regarding the Items and/or the Event should be directly resolved with the merchant.
4. We may revise these Offer Terms and Conditions (including but not limited to varying the Offer mechanics under this Offer or the Offer Period), or withdraw or alter any part of this Offer 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:

- (a) the Offer Period;
- (b) the definition of “Eligible Customer”;
- (c) the eligibility criteria for the Offer
- (d) the type of Prize;
- (e) the limit to the number of Prize available for redemption under the Offer;

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Offer 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 Offer.

- 5. HSBC's decision is final, and no further communication will be entertained.
- 6. None and no part of these Offer 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 Offer Terms and Conditions remain our property and all our rights are reserved.
- 7. These Offer Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
- 8. All information is correct and accurate at the time of publishing or posting online.