



## **Terms and Conditions for HSBC Privé Privileges – Fast-Track to Harrods Rewards Black Tier Offer (the “Offer”)**

### **When can you enjoy the Offer**

1. The promotional period of the Offer is valid until 31 December 2025. (**“Promotional Period”**)

### **What is the Offer**

2. During the Promotional Period, you can request an upgrade to the Black Tier of the Harrods Rewards programme (**“Membership Upgrade”**).
3. The Membership Upgrade will be valid from the date of upgrade until 31st December of the subsequent calendar year.
4. The Membership Upgrade is available to (i) Cardholders who are not existing members of the Harrods Rewards programme, and (ii) Cardholders who are existing Green, Bronze or Gold Tier members of the Harrods Rewards programme.

### **How can you enjoy the Offer**

5. You can enjoy the Offer during the Promotional Period if you:
  - a. sign up to the Harrods Rewards programme, or if you are an existing Green, Bronze or Gold Tier members of the Harrods Rewards programme; and
  - b. hold an Eligible Credit Card and your Eligible Credit Card account is valid and in good standing; and
  - c. share a screenshot of your Harrods Rewards digital card with your name and rewards card number, to request an upgrade to the Black Tier of the Harrods Rewards programme through the HSBC Privé Mastercard Premium Concierge.
6. You cannot:
  - a. exchange the Offer for cash, other products, services or discounts or transfer the Offer; or
  - b. use the Offer in conjunction with any other coupons and promotional offers.
7. The Offer is not applicable for any additional cardholders of the Eligible Credit Card.

### **Read before you enjoy the Offer**

8. You can enjoy the Offer once during the Promotional Period.
9. For new sign up to the Harrods Rewards programme, you will be automatically enrolled to Green Tier. Harrods Rewards digital card will be generated immediately after successful Membership Upgrade. Subsequent enrolment to Black Tier will take 2 business days upon receiving the request for upgrade by the Participating Merchant.

10. Existing Harrods Rewards programme members need to provide an existing Harrods membership number to the HSBC Privé Mastercard Premium Concierge to avail the upgrade which will take up to 2 business days upon receiving the request for upgrade by the Participating Merchant.
11. All information, descriptions and prices are provided by the Participating Merchant and are for reference only. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchant. You are advised to check the details and related terms and conditions with the Participating Merchant.
12. This Offer is subject to the terms and conditions of the Harrods Rewards programme, please see [www.harrods.com/en-gb/legal/harrods-rewards](http://www.harrods.com/en-gb/legal/harrods-rewards) for full details.
13. The Participating Merchant reserves the right to cancel or substitute the Offers (or any part of them) for items of equal or greater value and/or to amend these terms and conditions without notice at any time.
14. Changes to these terms
  - a. We live in a rapidly changing world. Sometimes this means we need to update this Offer 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 Offer 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 Offer terms and conditions before such this Offer 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.
15. The terms and conditions of the Eligible Credit Card will apply.
16. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Offer.
17. In case of disputes arising out of this promotion, the decision of the Participating Merchant and us shall be final and conclusive.
18. These terms and conditions are governed by Singapore laws and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
19. All information is correct at the time of publishing or posting online.

#### **What these terms mean**

19. **"Eligible Credit Card"** means any primary HSBC Privé issued by HSBC Bank (Singapore) Limited and its successors and assigns.
20. **"Cardholder"** means the holder of an Eligible Credit Card.
21. **"Participating Merchant"** means Harrods Limited (Company Number 00030209) with its registered office at 87–135 Brompton Road, London SW1X 7XL.
22. **"we", "us" or "our"** means HSBC Bank (Singapore) Limited and its successors and assigns.
23. **"you" or "your"** means the person to whom we issue an Eligible Credit Card that is eligible for the Offer.