



## HSBC Privé Credit Card – CardUp and ipaymy Promotion ("Promotion") Terms and Conditions

(Commences on 1 July 2025 and ends 31 January 2026)

### A. Promotion-Specific Terms and Conditions

1. This Promotion:

- a. is offered by HSBC Bank (Singapore) Limited ("HSBC", "we" or "us");
- b. commences on 1 July 2025 and ends 31 January 2026, both dates inclusive, (or such other date(s) as we may reasonably determine) (the "Promotional Period"); and
- c. is applicable to our new and existing customers who meet all the following criteria during the Promotional Period (collectively referred to as "Eligible Cardholders" and each, an "Eligible Cardholder"):
  - (i) holds a valid and existing HSBC Privé Credit Card (the "Card"); and
  - (ii) 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); and
  - (iii) that makes a Qualifying spend (as defined below) within the Promotional Period and transaction must be posted by 3 February 2026. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reasons.

2. For the purpose of this Promotion:

**"Qualifying Spend"** shall mean posted transactions in Singapore Dollar (local currency) to qualifying CardUp and ipaymy Merchants tagged with Merchant Category Code (MCC) **7399** charged to the Card account of the relevant Eligible Cardholder during the Promotional Period.

3. Each Eligible Cardholder that satisfies the terms of this promotion shall be entitled to earn the 4.8 HSBC Reward points for every SGD1 on Qualifying Spend (the "HSBC Reward Points") under the HSBC Privé Rewards Programme.
4. Each Eligible Cardholder will receive the Reward Points in their Eligible Card account within 2 months after the Qualifying Spend has made during the Promotional Period.
5. The 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 Reward Points with an item of equal or similar value without prior notice.
6. 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.

7. 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.
8. 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"**.
9. HSBC Privé and HSBC Prive refer to the same credit card product and will be used interchangeably in our materials.

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

10. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
11. 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.
12. Our records in respect of the Promotion shall be conclusive and binding on you.
13. Changes to these terms
  - a. We live in a rapidly changing world. Sometimes this means we need to update these terms and conditions. These updates include amendments to:
    - (i) fees and charges (if any); and
    - (ii) the terms, duration and features of the Promotion.
  - b. We may amend or supplement these 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:
      - (a) applicable law, rule, regulation;

- (b) 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:
  - (a) banking and financial services practices;
  - (b) environmental, social and governance practices;
  - (c) consumer and investor protection practices;
  - (d) 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);
  - (e) operational resilience and data management practices; or
  - (f) taxation and transfer pricing practices; or
  - (g) otherwise protect our legitimate interests.
- c. To the extent reasonably practicable, we'll give you reasonable notice of any changes to these terms and conditions before such 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/or
  - (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.

14. These Promotion Terms and Conditions are not and should not be construed as an offer, recommendation or the solicitation of an offer to enter into any transaction or adopt any hedging or trading strategy, nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The information contained in this document is intended for Singapore residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any financial product in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. The specific financial objectives, personal situation and particular needs of any person have not been taken in consideration. You should therefore not rely on it as financial advice. You should carefully consider whether the financial product is suitable and read the relevant product information before purchasing such product. Any transaction that you decide to make will be one of your own choice and at your own risk.

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.
17. All information is correct at the time of publishing or posting online.