

HSBC Revo Up Promotion (“Promotion”) Terms and Conditions

(Commences on 1 July 2025 and ends on 31 October 2025)

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) commences on 1 July 2025 and ends on 31 October 2025, both dates inclusive (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to customers who hold a HSBC Revolution Credit Card issued by HSBC in Singapore (each, a “**Card**”), in respect of this Promotion (each such customer, a “**Cardholder**”) that makes an Eligible Transaction (as defined below) within the Promotional Period and the transaction must be posted by 31 October 2025 (collectively referred to as “**Eligible Cardholders**” and each, an “**Eligible Cardholder**”).

2. For the purpose of this Promotion:

“**Eligible Transactions**” shall mean posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Transaction in the month of purchase) to Selected Online Transactions (as defined below) and Selected Contactless Payments (as defined below) charged to the Card during the Promotional Period.

“**Selected Online Transactions**” shall mean all retail transactions made via the internet and processed by the respective merchants/ merchant’s acquiring bank as an online transaction type through the Visa Worldwide networks, including credential-on-file payments when the Cardholder stores the Card information with a merchant or payment, and refers to all merchants tagged with the following MCCs.

Category		Merchant Category Codes (MCC)	Description
Travel related such as Airlines, Car Rental, Lodging and Cruise Lines	1	3000 to 3350, 4511	Airlines
	2	3351 to 3500	Car Rental Agencies
	3	3501 to 3999, 7011	Lodging – Hotels, Motels, Resorts
	4	4411	Cruise Lines

“**Selected Contactless Payments**” shall mean all retail transactions made via Visa contactless through a contactless terminal mode which includes Visa payWave, Apple Pay and Google Pay; and refer to all merchants tagged with the following MCCs.

Category		Merchant Category Codes (MCC)	Description
Travel related such as Airlines, Car Rental, Lodging and Cruise Lines	1	3000 to 3350, 4511	Airlines
	2	3351 to 3500	Car Rental Agencies
	3	3501 to 3999, 7011	Lodging – Hotels, Motels, Resorts
	4	4411	Cruise Lines
Department Stores and Retail Stores	5	4816	Computer Network/Information Services
	6	5045	Computers, Computer Peripheral Equipment, Software
	7	5262	Marketplaces
	8	5309	Duty Free Stores
	9	5310	Discount Stores
	10	5311	Department Stores
	11	5331	Variety Stores
	12	5399	Miscellaneous General Merchandise Stores
	13	5611	Men's and Boys' Clothing and Accessories Stores
	14	5621	Women's Ready to Wear Stores
	15	5631	Women's Accessory and Specialty Stores
	16	5641	Children's and Infants' Wear Stores
	17	5651	Family Clothing Stores
	18	5655	Sports Apparel, and Riding Apparel Stores
	19	5661	Shoe Stores
	20	5691	Men's and Women's Clothing Stores
	21	5699	Accessory and Apparel Stores–Miscellaneous
	22	5732	Electronics Sales
	23	5733	Music Stores–Musical Instruments, Pianos and Sheet Music
	24	5734	Computer Software Stores
	25	5735	Record Shops
	26	5912	Drug Stores and Pharmacies
	27	5942	Book Stores
	28	5944	Clock, Jewelry, Watch and Silverware Stores
	29	5945	Game, Toy and Hobby Shops
	30	5946	Camera and Photographic Supply Stores
	31	5947	Card, Gift, Novelty and Souvenir Shops
	32	5948	Leather Goods and Luggage Stores
	33	5949	Fabric, Needlework, Piece Goods and Sewing Stores
	34	5964	Direct Marketing–Catalog Merchants
	35	5965	Direct Marketing–Combination Catalog and Retail Merchant
	36	5966	Direct Marketing–Outbound Telemarketing Merchants
	37	5967	Direct Marketing–Inbound Telemarketing Merchants
	38	5968	Direct Marketing–Continuity/Subscription Merchants

	39	5969	Direct Marketing–Other Direct Marketers–Not Elsewhere Classified
	40	5970	Artist Supply Stores, Craft Shops
	41	5992	Florists
	42	5999	Miscellaneous and Specialty Retail Stores
	43	5441	Candy, Nut and Confectionery Stores
Dining excluding hotel dining	44	5462	Bakeries
	45	5811	Caterers
	46	5812	Eating Places and Restaurants
	47	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns–Drinking Places (Alcoholic Beverages)
Others such as Transportation and Membership Clubs	48	4121	Taxicabs and Limousines
	49	7997	Clubs–Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses

3. Each Eligible Cardholder that satisfies the terms of this Promotion shall be entitled to earn an additional 9 Reward points (the “**Bonus Points**”) for every SGD1 of the Eligible Transactions. This is in addition to Reward points earned by the Eligible Cardholder under the Terms and Conditions governing the HSBC Revolution Credit Card 10X Reward Points Programme (i.e. the “**Base Points**”).

For avoidance of doubt, the total Reward points awarded per SGD1 Eligible Transactions during the Promotional Period is 10 Reward points as illustrated below:

	Base Points earned	Bonus Points earned	Total Reward points earned
Earn rate per SGD1 on Eligible Transactions	1 Reward point	9 Reward points	10 Reward points

4. For the purpose of this Promotion, the total number of Bonus Points which can be earned by each Eligible Cardholder is subject to a cap of 13,500 Bonus Points per calendar month.
5. Eligible Cardholders must also ensure that they meet the following requirements:
- (i) his/her Card account with us must be in good standing for the entire Promotional Period up to and including the time of fulfillment (as determined by HSBC at its discretion); and
 - (ii) his/her Card account with us is not closed within the entire Promotional Period up to and including the end of the fulfillment period.
6. The Terms and Conditions governing the HSBC Revolution Credit Card 10X Rewards Points Programme and 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**”.

B. General Terms and Conditions

7. 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.

8. 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. HSBC accepts no liability for any late submission of any transaction by any merchants for whatever reasons during the Promotional Period.
9. 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.
10. All transactions in a currency other than Singapore Dollars ("**SGD**") will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with us or by such other means as determined by us. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
11. Our records in respect of the Promotion shall be conclusive and binding on you.
12. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion 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 Promotional Period;
- (b) the definition of Eligible Cardholder;

- (c) the eligibility criteria for the Promotion;
- (d) the type of reward or gift offered under the Promotion (the “**Reward**”);
- (e) the redemption period or criteria for a Reward;
- (f) the limit to the number of Rewards available for redemption under the Promotion;
- (g) the validity period of a Reward; and/or
- (h) the merchant(s) providing the Reward.

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

13. 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.
14. 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.