

(A) Festive Rewards Redemption Promotion 2022 Terms & Conditions

1. This Festive Rewards Redemption Promotion 2022 ("Promotion") is valid from 8 November to 11 December 2022, both dates inclusive ("Promotional Period") unless otherwise stated, and is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to customers:
 - a. who hold one or more main HSBC credit cards (except HSBC corporate cards and HSBC debit cards) 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), (each such customer, a "Cardholder").
2. HSBC reserves the right to determine at our discretion whether:
 - a. Cardholder(s) have met all the requirements of this Promotion;
3. Use of the Gifts (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, damaged or stolen Gift(s) and/or Prize(s) after issuance.
4. The Gifts are not exchangeable for cash, reward points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) or Prize(s) with an item of equal or similar value without prior notice.
5. To participate in this Promotion: Festive Rewards Redemption Promotion 2022 with your reward points, a Cardholder must register his/her Card via the HSBC Credit Card Campaign Registration Form ("E Form") using the relevant Gift Code below from 8 November 2022 to 11 December 2022 (each successfully registered Cardholder shall be a "Registered Cardholder" and the Card used by him/her to make the registration will be a "Registered Card").

Each Rewards Redemption Registered Cardholder who fulfils the relevant eligibility criteria for this Promotion will be entitled to redeem the gifts set out below (each, a "Rewards Redemption Gift"):

Reward Points Required	Reward	Gift Code
23,000 points	Prosperity 3-piece Skylight Gift Set comprising: <ul style="list-style-type: none"> • 1 can New Zealand Superior Abalone (Restaurant Grade) • 1 can Premium Razor Clam • 1 can Abalone Superior Stock 	GIFTA <number of boxes to be redeemed>
32,000 points	Double Abalone Skylight Gift Set comprising: <ul style="list-style-type: none"> • 1 can New Zealand Superior Abalone (Restaurant Grade) • 1 can Royal Dried Abalone with Black Truffles • 1 can Premium Razor Clam • 1 can Special Premium Abalone Sauce 	GIFTB <number of boxes to be redeemed>

For example, if the customer wishes to redeem two (2) Prosperity 3-piece Skylight Gift Sets, they will register using in the following format: GIFTA 2. If the customer wishes to also redeem (1) box of Double Abalone Skylight Gift Set, then they will need to register again in the following format: GIFTB 1.

Multiple registrations in the correct format will be taken as an order and we will fulfill all successful registrations. There is strictly no cancellation or refund once the redemption has been processed.

If a Registered Cardholder has made a successful redemption under this Promotion, HSBC will debit the required number of Reward Points from his/her Registered Card account by 23 December 2022. If a Registered Cardholder does not have sufficient Reward Points in his/her Registered Card account, he/she will not be eligible to participate in this Promotion and no Reward Points will be deducted from his/her account. If a Registered Cardholder has indicated that he/she wishes to redeem multiple boxes of Rewards Redemption Gifts but does not have sufficient Reward Points for the redemption, the Bank will allocate the maximum number of boxes of Rewards Redemption Gifts that he/she can redeem based on available Reward Point balance at point of deduction.

Registered Cardholders who fulfill the relevant eligibility criteria for this promotion (as the case may be) will receive an SMS for the redemption of the relevant Rewards Redemption Gift(s) (as the case may be) (collectively, the "Gifts") by 30 December 2022. SMS delivery

of such acknowledgment is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.

6. If there any issues regarding the non-receipt of the SMS, Qualified Cardholders must contact HSBC by 13 January 2023. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final.
7. Each Registered Cardholder is required to flash his/her SMS Code and present his/her relevant Registered Card at the location specified in the SMS to redeem the relevant Gift. Registered Cardholders must redeem Gifts by 5 February 2023. Strictly no extension allowed.
8. HSBC's records relating to this Promotion including any details relating to registration and Qualifying Spend shall be final and binding on all Cardholders
9. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
10. HSBC reserves the right to vary, delete or add to any of these terms and conditions, or withdraw or alter the Promotion at any time without prior notice.
11. In case of a dispute, the decision of HSBC shall be final.
12. Should there be any issues related to this Promotion, the Cardholder is required to contact HSBC at 1800-HSBC NOW (4722 669) or e-mail to direct@hsbc.com.sg.
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.

(B) Festive Rewards Redemption Promotion 2022 FAQ

Q: What is the qualifying redemption period of this Promotion?

8 November to 11 December 2022, both dates inclusive

Q: How can I redeem the Gifts?

To participate in this Promotion: Festive Rewards Redemption Promotion 2022 with your reward points, a Cardholder must:

- a. Choose your preferred reward points redemption gift and register his/her Card via the HSBC Credit Card Campaign Registration Form ("E Form") using the relevant Gift Code below from 8 November 2022 to 11 December 2022 (each successfully registered Cardholder shall be a "Registered Cardholder" and the Card used by him/her to make the registration will be a "Registered Card").
- b. If you have made a successful redemption under this Promotion, HSBC will debit the required number of Reward Points from your card account by 23 December 2022. If you do not have sufficient Reward Points in your card account, you will not be eligible to participate in this Promotion and no Reward Points will be deducted from your account.

Reward Points Required	Reward	Gift Code
23,000 points	Prosperity 3-piece Skylight Gift Set comprising: <ul style="list-style-type: none"> • 1 can New Zealand Superior Abalone (Restaurant Grade) • 1 can Premium Razor Clam • 1 can Abalone Superior Stock 	GIFTA <number of boxes to be redeemed>
32,000 points	Double Abalone Skylight Gift Set comprising: <ul style="list-style-type: none"> • 1 can New Zealand Superior Abalone (Restaurant Grade) • 1 can Royal Dried Abalone with Black Truffles • 1 can Premium Razor Clam • 1 can Special Premium Abalone Sauce 	GIFTB <number of boxes to be redeemed>

For example, if the customer wishes to redeem two (2) Prosperity 3-piece Skylight Gift Sets, they will register using in the following format: GIFTA 2. If the customer wishes to also redeem (1) box of Double Abalone Skylight Gift Set, then they will need to register again in the following format: GIFTB 1.

Q: Can I redeem for more than 1 Gift Set using my Reward points?

Yes you may so long as you have sufficient Reward points for the redemption. However, note that each registration in the correct format will be taken as a successful redemption.

Please do NOT register multiple times if you wish to redeem only one (1) gift set as we will fulfill accordingly based on each successful registration. There is strictly no cancellation or

refund once the redemption has been processed.

Q: How will qualified customers be notified of their redemptions?

Customers who have made successful redemptions under this Promotion, will receive a redemption SMS by 30 December 2022. If you did not receive your SMS, please contact us by 13 January 2023.

Q: How do I collect my gift?

Each Registered Cardholder is required to flash his/her SMS Code and present his/her relevant Registered Card at the location stated in the redemption SMS to redeem the relevant Gift. Registered Cardholders must redeem Gifts by 5 February 2023. Strictly no extension nor cancellation allowed.