



HSBC Spend Instalment Cashback Promotion (“Promotion”) Terms and Conditions

(Commences on 1 April 2025 and ends on 30 June 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 April 2025 and ends on 30 June 2025, both dates inclusive (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is offered to primary HSBC credit cardholders who hold an HSBC credit cards issued in Singapore and meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) successfully apply and be approved for HSBC Spend Instalment **via the HSBC Singapore App** during the Promotion Period and
 - (b) meet the eligibility criteria for each cashback criteria (“Eligible customer”) and
 - (c) send an SMS with the relevant info in the following format to 74722 during Promotional Period:

SIPCB<space>Last 4 digits of HSBC credit card (e.g. SIPCB 1234)

2. Eligible Customers will receive a cashback amount that is computed as follows:

| Type | Cashback amount |
|--|-----------------|
| Cashback 1: First-time Spend Instalment customer To be eligible for Cashback 1: Eligible customer must not have applied for HSBC Spend Instalment Plan since 1 April 2024 and has successfully been approved for HSBC Spend Instalment Plan during the Promotion Period. | SGD20 |
| Cashback 2: Spend Instalment Plan amount is more than SGD4,000 To be eligible for Cashback 2: Eligible customer has successfully been approved for a single HSBC Spend Instalment Plan with amount of more than SGD4,000 during the Promotion Period. | SGD80 |

3. Illustration of Cashback 2

Table A: Qualifies for SGD80 Cashback

| Spending transaction | Amount | Spend Instalment Plan amount | Cashback amount |
|----------------------|----------|------------------------------|------------------------------|
| Hotel | SGD2,000 | SGD5,000 | Qualifies for SGD80 Cashback |
| Flight | SGD1,000 | | |
| Laptop | SGD1,500 | | |
| Headphones | SGD500 | | |

Table B: Does not qualify for SGD80 Cashback

| Spending transaction | Amount | Spend Instalment Plan amount | Cashback amount |
|----------------------|----------|------------------------------|--|
| Hotel | SGD2,000 | SGD3,000 | Does not qualify for SGD80 Cashback as this plan is not more than SGD4,000 |
| Flight | SGD1,000 | | |
| Laptop | SGD1,500 | SGD2,000 | Does not qualify for SGD80 Cashback as this plan is not more than SGD4,000 |
| Headphones | SGD500 | | |

4. The Cashback will be credited to the Eligible Customer's HSBC Credit Card Account within three (3) calendar months from the end of Promotional Period.
5. A Cashback amount is capped at SGD100 per customer throughout the Promotion Period.
6. The award of the Cashback is subject to the customer's HSBC Credit Card Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
7. The Cashback can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash, or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances.
8. The terms and conditions of this Cashback Promotion should be read in conjunction with the prevailing HSBC Spend Instalment Terms and Conditions, the latest copy of which is available online at <https://www.hsbc.com.sg/credit-cards/features/spend-instalment/>
9. The HSBC Credit Card Terms will apply; please refer to <https://www.hsbc.com.sg/help/terms-and-conditions> (the "Relevant Terms"). In the event of any conflict or inconsistency between these terms and conditions and the Relevant Terms in respect of the Programme, these terms and conditions shall apply to the extent of the conflict or inconsistency.
10. 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

1. 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.
2. Our records in respect of the Promotion shall be conclusive and binding on you.
3. 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 Customer”;
- (c) the Eligible Transactions
- (d) the Cash Rebate the Eligible customer is entitled to receive

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.

4. 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.

5. 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.