



## HSBC Premier Mastercard Credit Card Exclusive Cashback Sign-Up Promotion ("Promotion") Terms and Conditions

(Commences on 14 April 2025 and ends on 31 May 2025)

### A. Promotion-Specific Terms and Conditions

1. This Promotion:
  - 1.1. is offered by HSBC Bank (Singapore) Limited ("HSBC", "we" or "us");
  - 1.2. commences on 14 April 2025 and ends on 31 May 2025 (or such other date(s) as we may reasonably determine) (the "Promotional Period"); and
  - 1.3. is applicable to customers who do not hold a Principal HSBC Premier Mastercard Credit Card and have not cancelled any Principal HSBC Premier Mastercard Credit Card within the last 12 months prior to the approval of the new Card application under this Promotion (collectively referred to as "Eligible Customers" and each, an "Eligible Customer"). In this regard, cancellation can be initiated by the Eligible Customer or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Customer has been found inactive in terms of usage of any HSBC credit card within last 12 months.
2. Eligible Customers must fulfil the following criteria below to be eligible to receive the Gift (as defined in Clause 3):
  - 2.1. Apply for a new HSBC Premier Mastercard Credit Card within the Promotion Period and have the card approved by 14 Jun 2025;
  - 2.2. Provide his/her consent to receive marketing or promotional materials via mobile messages, emails, post and calls from the HSBC group, at the time of submitting their card application. The consent must remain valid at the time the Gift is credited to the Eligible Customer;
  - 2.3. Pay an annual fee of SGD490.50 (inclusive of GST). The annual fee is waived for Premier Qualified customers, who are defined as customers:
    - 2.3.1. having a Premier relationship with HSBC; and
    - 2.3.2. maintaining a Total Relationship Balance ("TRB") of at least SGD200,000 (or in foreign currency equivalent).
  - 2.4. Charge a minimum of SGD2,000 or SGD4,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month ("Qualifying Spend Period") to receive the Gift.
3. Depending on the Eligible Customer's Qualifying Transactions within the Qualifying Spend Period, the Eligible Customer may be awarded the following (the "Gift"). For the avoidance of doubt, Eligible Customers who meet the criteria for Gift B will not be eligible for Gift A:
  - 3.1. Gift A: Samsonite Black Label Major-Lite Spinner 69cm (worth SGD1,470) when the Eligible Customer spends at least SGD2,000; OR

- 3.2. Gift B: Up to 59,200 miles (awarded in the form of 148,000 Reward points) when the Eligible Customer spends at least SGD4,000.
- 3.3. Gift C: SGD100 cashback when the Eligible Customer charge at least 1 Qualifying Transaction from Card Account Opening Date to the end of the following month.

Qualifying Spend of SGD4,000	Miles earned <sup>2</sup>
Miles earned based on 2.8 miles <sup>1</sup> per dollar on foreign currency spend	11,200 miles (28,000 Reward points)
Welcome Gift	48,000 miles (120,000 Reward points)
<b>Total</b>	<b>59,200 miles (148,000 Reward points)</b>

<sup>1</sup>2.8 miles per dollar on foreign currency spend is for a limited time only, till 30 June 2025. For more details on the promotion, click [here](#) for the full terms and conditions.

<sup>2</sup>The miles calculated in the table above are based on the redemption rate of 25,000 HSBC Reward points to 10,000 air miles from Cathay Pacific – Asia Miles. Visit [our full list](#) of airlines and hotel partners' programmes' redemption rate.

4. For the purpose of this promotion:
- 4.1. **“Card Account Opening Date”** means the calendar month printed on the letter sent to an Eligible Customer enclosing his/her Card issued pursuant to this Promotion.
- 4.2. **“Qualifying Transactions”** refer to posted retail purchases. In determining the applicable Qualifying Transactions:
- a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and results in the total amount spent during the Qualifying Spend Period falling short of the Qualifying Spend, the Eligible Customer will not be considered to have incurred the Qualifying Spend; and
  - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.

4.3. "Qualifying Spend Period" and "Notification Date" are set out in the table below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
14 – 30 April 2025	14 April 2025 – 31 May 2025	By the last week of July 2025
1 – 31 May 2025	1 May 2025 – 30 June 2025	By the last week of August 2025

- 4.3.1. For the Samsonite Black Label Major-Lite Spinner 69cm, qualified Eligible Customers will be notified via SMS with the redemption details (including redemption code, period and location) ("SMS") will be sent to the qualified Eligible Customer's valid mobile phone number (based on HSBC's records) by the Notification Date, as set out in the table under Clause 4.4, after HSBC determines in its discretion that the criteria under Clause 2 in this Promotion have been met, barring any unforeseen technical delays. Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.
- 4.3.2. Any SMS that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
5. The Samsonite Black Label Major-Lite Spinner 69cm is available in two colours (Black or Aluminum), subject to availability at the point of redemption.
6. Subject to HSBC's reasonable efforts, all awarded miles will be awarded to Eligible Customers in the form of HSBC Reward points within 120 days from the Card account opening date. Qualifying Eligible Customers will be notified in their Credit Card statement by 30 October 2025, after HSBC determines in its discretion that the relevant criteria under this Promotion have been met, subject to HSBC's reasonable efforts. Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.
7. For the avoidance of doubt, a customer who does not make payment of the annual fee pursuant to subparagraph clause 2.3 above or waives payment of the annual fee will not be eligible for the Gift. HSBC reserves the right to:
- 7.1. debit that customer's account for any HSBC Rewards Points awarded to him/her in connection with the Gift, or
- 7.2. charge that customer for the equivalent value of any Gift awarded, as determined by HSBC in its discretion.
8. The Gifts are not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
9. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded and/or credited to the qualified Eligible Customer or the qualified Eligible Customer voluntarily cancels or terminates the card within 12 months from the date the Card was opened, HSBC reserves the right to forfeit or recover equivalent value of the whole or any part of the Gift at its sole discretion.

10. HSBC reserves the right to determine at our discretion whether an Eligible Customer(s) has met all the requirements of this Promotion.
11. The Promotion is not valid in conjunction with other credit card sign-up promotions. In other words, the same customer cannot receive both the Gift(s) under this Promotion, and any other welcome gift(s) from other promotions.
12. 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. 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.
3. Our records in respect of the Promotion shall be conclusive and binding on you.
4. 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:
  - 4.1. reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
  - 4.2. 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;
  - 4.3. 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

- 4.4. otherwise protect our legitimate interests.
5. The updates include amendments to:
  - 5.1. the Promotional Period;
  - 5.2. the eligibility criteria for the Promotion;
  - 5.3. the promotional rate or discount;
  - 5.4. the type of Reward or Gift;
  - 5.5. the redemption period or criteria for a Reward or Gift;
  - 5.6. the limit to the number of Rewards or Gifts available for redemption under the Promotion;
  - 5.7. the validity period of a Reward or Gift; and/or
  - 5.8. the merchant(s) providing the Reward or Gift.

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.

6. 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.
7. 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.

Effective 14 April 2025