



Terms and Conditions governing the HSBC TravelOne Credit Card Reward Points Programme

1. The HSBC TravelOne Credit Card Reward Points Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to all HSBC customers who hold a valid HSBC TravelOne Credit Card ("Card") issued by HSBC (each, a "Cardholder").
2. For the purposes of calculating the HSBC's Reward points ("Points") which the Cardholder is entitled to under the Programme, the Qualifying Transactions made with the primary and supplementary Card(s) will be combined and consolidated under the primary Card account ("Account").
3. "Qualifying Transactions" refers to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the Merchant Category Codes (the "MCC") from Visa / Mastercard):
 - 4829 – Money Transfer
 - 4900 – Utilities – Electric, Gas, Water and Sanitary
 - 5199 – Nondurable Good
 - 5960 – Direct Marketing – Insurance Services
 - 6010 – Financial Institutions – Manual Cash Disbursements
 - 6011 – Financial Institutions – Automated Cash Disbursements
 - 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
 - 6050 – Quasi Cash—Customer Financial Institution
 - 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
 - 6211 – Security Brokers / Dealers
 - 6300 – Insurance Sales, Underwriting, and Premiums
 - 6513 – Real Estate Agents & Managers - Rentals
 - 6529 – REMOTE STORED VALUE LOAD - MEMBER
 - 6530 – REMOTE STORED VALUE LOAD - MERCHANT
 - 6532 – PSP-MEMBER-PAYMENT TRANSACTION
 - 6533 – PSP-MERCHANT-PAYMENT TRANSACTION
 - 6534 – MONEY TRANSFER-MEMBER
 - 6536 – MONEYSEND - INTRACOUNTRY
 - 6537 – MONEYSEND - INTERCOUNTRY
 - 6538 – MONEYSEND FUNDING
 - 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load
 - 6555 – Mastercard Imitated Rebate
 - 7299 – Other Services—Not Elsewhere Classified
 - 7349 – CLEAN/MAINT/JANITORIAL SERV
 - 7399 – Business Services Not Elsewhere Classified
 - 7511 – Quasi Cash – Truck Stop Trxns
 - 7523 – Automobile Parking Lots and Garages
 - 7801 – Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
 - 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
 - 8062 – Hospitals
 - 8211 – Elementary and Secondary Schools
 - 8220 – Colleges, Universities, Professional Schools, and Junior Colleges
 - 8241 – Correspondence Schools
 - 8244 – Business and Secretarial Schools
 - 8249 – Vocational and Trade Schools
 - 8299 – Schools and Educational Services (Not Elsewhere Classified)
 - 8398 – Charitable Social Service Organizations
 - 8651 – Political Organizations
 - 8661 – Religious Organizations
 - 8999 – Professional Services (Not Elsewhere Classified)
 - 9211 – Court Costs, Including Alimony and Child Support
 - 9222 – Fines
 - 9223 – Bail and Bond Payments
 - 9311 – Tax Payments
 - 9399 – Government Services (Not Elsewhere Classified)



- 9402 – Postal Services – Government Only
- 9405 – Intra-Government Purchases – Government Only
- 9754 – GAMBLING-HORSE RACING DOG RACING STATE LOTTERIES

and such other categories of transactions which HSBC may exclude from time to time.

4. A Cardholder earns:

- a) 1 Point for every SGD1 spent on Qualifying Transactions (rounded to the nearest number); and
- b) 2 Points for every SGD1 spent locally on Qualifying Transactions (rounded to the nearest number). For the avoidance of doubt, this means the Qualifying Transaction is charged in the card's denominated currency (SGD in this case); or
- c) 5 Points for every SGD1 spent overseas (in foreign currency) on Qualifying Transactions (rounded to the nearest number). For the avoidance of doubt, this means the Qualifying Transaction is charged in a currency other than the card's denominated currency (non-SGD in this case).

5. In the event that any Qualifying Transaction is voided, cancelled, disputed and/or reversed, any Points awarded will be cancelled ("Cancelled Points") and reversed. In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge their equivalent cash value to the Account. The cash value of each Point shall be equivalent to the dollar amount required to purchase such Point under the Programme.

6. The Points awarded to any given Account cannot be transferred to another Card / Account.

7. The calculation, use and redemption of the Points are subject to the HSBC's Reward terms and conditions which are available at www.hsbc.com.sg/rewards.

8. Only Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at the time of crediting the Points will be eligible for the Programme. In the event that the relevant Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Points are credited into the said Account, HSBC reserves the right to forfeit the Points.

9. HSBC reserves the right to cancel and void any Points awarded to an Account at any time if it determines that the relevant Cardholder has not fulfilled the terms and conditions of the Programme.

10. Changes to these terms

10.1 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 Programme.

10.2 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.

10.3 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.

10.4 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.

10.5 If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.

11. 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.

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