



Terms and Conditions for the HSBC Visa Infinite Credit Card Welcome Gift Promotion (1 January 2024 to 30 September 2024)

1. This promotion is referred to as the HSBC Visa Infinite Credit Card Welcome Gift Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below).
2. To participate in this Promotion, the primary HSBC Visa Infinite Credit Card ("**Card**") application must be submitted between 1 January 2024 and 30 September 2024, both dates inclusive, or such other dates as determined by HSBC at its discretion ("**Promotion Period**"), and the application must be approved and issued by HSBC by 15 October 2024 (applicants who fulfill such criteria are referred to as "**Eligible Applicants**").
3. The welcome gift ("**Gift**") will be awarded to Eligible Applicants in the form of 87,500 HSBC Reward points within 30 days from the Card account opening date.
4. Qualifying Eligible Applicants will be notified by 31 December 2024, after HSBC determines in its discretion that the relevant criteria under this Promotion have been met, barring any unforeseen technical delays.
5. 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 any Gift is accorded and/or credited to the customer, HSBC reserves the right to forfeit the relevant Gift at its sole discretion.
6. Customers who have cancelled the Card within the last 12 months are not eligible to receive the Gift when they re-apply for the Card within 12 months of such cancellation.
7. In the event that a customer cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that customer's account for any HSBC Reward Points awarded to him/her in connection with the Gift, or (ii) charge that customer for the equivalent value of any Gift awarded, as determined by HSBC in its discretion.
8. The use and redemption of HSBC Reward points are subject to HSBC's Reward Programme terms and conditions, which are available at www.hsbc.com.sg/rewards.
9. The Gift is non-transferable, non-replaceable and non-exchangeable for any other items.
10. HSBC may, at its discretion, substitute the Gift with an item of equal or similar value without prior notice.
11. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
12. All information is accurate at the time of publishing or posting online.