

HSBC Visa Infinite
Terms and Conditions



All the offers, benefits and services outlined below are available to customers who hold a valid HSBC Visa Infinite credit card (the “Card”) (“Cardholders”) issued by HSBC Bank (Singapore) Limited (“HSBC”) unless otherwise stated. These Terms and Conditions are between the Cardholder and HSBC and apply to the offers, benefits and services relating to the Card.

HSBC reserves the right to vary these Terms and Conditions and/or withdraw the offers, benefits and services at any time without notice. HSBC accepts no liability for the goods and services provided by any merchant or service provider. In the case of any disputes, the decision of HSBC, the respective merchants and service providers shall be final. All information is correct at the time of printing or posting online. The HSBC Credit Card Cardholder’s Agreement applies and should be read together with these Terms and Conditions. Please visit hsbc.com.sg/infinite for the latest Terms & Conditions pertaining to the HSBC Visa Infinite card.

TERMS ADDITIONAL TO HSBC’S REWARDS PROGRAMME (THE “PROGRAMME”)

1. 1.A Cardholder earns 2.5 HSBC’s Rewards points (“Points”) for every S\$1 spent locally on Qualifying Transactions (as defined in the HSBC Rewards Programs – General Terms and Conditions).
2. A Cardholder earns 5 Points for every S\$1 spent overseas on Qualifying Transactions (as defined in the HSBC Rewards Programs – General Terms and Conditions)
3. If a Cardholder charges more than S\$50,000 in Eligible Purchases (as defined below) (“Spend Criteria”) to his Card in the first 12 months following the Card Issuance Date (“Year 1”), he will in the next Year immediately following Year 1 earn Points at a higher rate on Qualifying Transactions as described in the table below (“Step Up Earn Rate”). A Cardholder must continue to meet the Spend Criteria in every Year following Year 1 in order to enjoy the Step Up Earn Rate. A Cardholder that does not satisfy the Spend Criteria in Year 1 or any other Year will earn Points at the Regular Earn Rate set out in the table below.

Earn Rates for Points	Local spend	Overseas spend
Regular Earn Rate (applicable to Year 1 and any subsequent Year if a Cardholder has not met the Spend Criteria in the preceding Year)	S\$1= 2.5 Points (S\$1 = 1 mile)	S\$1 = 5 Points (S\$1 = 2 miles)
Step up Earn Rate (applicable to any Year following Year 1 if a Cardholder has met the Spend Criteria for the Step Up Earn Rate in the preceding Year)	S\$1 = 3.125 Points (S\$1 = 1.25 miles)	S\$1 = 5.625 Points (S\$1 = 2.25 miles)

4. In these Terms and Conditions:

“Card Issuance Date” shall mean the date printed on the letter first sent to a Cardholder enclosing his Card;

“Eligible Purchases” shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant. 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 from Visa / Mastercard):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler’s checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmooovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);

- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (except HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- Any unposted, cancelled, disputed and refunded transactions.

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

"Year 1" shall mean the first 12 months following a Card Issuance Date and which shall end on the date which is one day before the first anniversary date of the Card Issuance Date and "Year" shall mean every subsequent 12 month period thereafter and which shall end on the date which is one day before the next anniversary date of the Card Issuance Date;

5. Calculation as to whether the Spend Criteria has been met for the Step Up Earn Rate will be done on the date falling one day before the anniversary date of the Card Issuance Date ("Calculation Date"). If the Calculation Date falls on a public holiday, the calculation will be done on the immediately preceding date which is not a public holiday.
6. Points awarded in the Year 1 and prior to 1 August 2016, shall be redeemable for a period of three years from the Card Issuance Date after which any unredeemed Points will be reduced to zero. Points accumulated in each successive Year and prior to 1 August 2016, shall be valid for a period of three years from the Year in which the Points were awarded, after which the unredeemed Points will be reduced to zero. Points awarded after 1 August 2016 shall expire at the end of a 37 month period commencing from the month from the month subsequent to the month during which such Points are awarded.
7. In order to convert Points into KrisFlyer or Asia Miles™, Cardholders must first enrol or be enrolled in HSBC's Mileage Programme (the "Mileage Programme") and the KrisFlyer and/or Asia Miles frequent flyer programmes. An annual programme fee of S\$42.80 (inclusive of GST) applies to Cardholders who enrol in the Mileage Programme.
8. For the full terms and conditions of the Programme, please visit hsbc.com.sg/rewards.

HSBC VISA INFINITE TRAVEL AND LIFESTYLE CONCIERGE SERVICES

Services

1. The services will involve HSBC introducing primary Cardholders and (for selected services only) supplementary Cardholders to certain third parties ("Third Party Service Providers") and, whilst HSBC will exercise care and diligence in selecting the Third Party Service Providers, HSBC does not guarantee the quality of any Third Party Service Provider and the services that they provide ("Services") and HSBC will not be liable to the Cardholders for any acts or omissions of the Third Party Service Providers. A Cardholder must make his/her own final selection of who to appoint to provide any of the underlying services. HSBC and Third Party Service Providers reserve the rights to vary these Terms and Conditions without notice, or withdraw or discontinue the services at any time without any notice or liability to any party.

2. In order to request any of the Services, the Cardholder should contact HSBC on 1800-227 8811 (in Singapore), 6227 8811 (outside Singapore), or any other channels as determined by HSBC (hereinafter referred to as "HSBC Visa Infinite Concierge").
3. The Services are available in selected countries worldwide. For further details on the countries of availability, Cardholders should contact the HSBC Visa Infinite Concierge.
4. The Services are outlined in clauses 5 to 50 below. For convenience, the Services have been grouped together under headings.

International Airport VIP Services – Minimum Spend Requirement and Terms and Conditions

5. Subject to paragraph 7 below, Cardholders must charge a minimum of S\$2,000 in Eligible Purchases (as defined in these Terms and Conditions) ("Minimum Spend Criteria") during a particular Month to their HSBC Visa Infinite Card to be eligible for complimentary International Airport VIP Services (Expedited Immigration Clearance) and complimentary Airport Limousine Service on the terms and conditions set out below. For clarity, the Airport Lounge Access Service is excluded from the complimentary programme.
6. Every S\$2,000 charged in Eligible Purchases made during a Calendar Month will entitle Cardholders to one complimentary Airport VIP Service (Expedited Immigration Clearance) and one complimentary Airport Limousine Service, capped at 24 utilisations for each service in a calendar year. The entitlement can be utilised from the Month immediately following the Month in which the Minimum Spend Criteria was met ("Start Month") and must be utilised within the same calendar year as the Start Month.
7. During each calendar year:
 - a. Cardholders can enjoy a total of two complimentary utilisations of each of the International Airport VIP Service (Expedited Immigration Clearance) and Airport Limousine Service,
 - b. HSBC Premier customers who are Cardholders can enjoy a total of four complimentary utilisations of each of the International Airport VIP Service (Expedited Immigration Clearance) and Airport Limousine Service.Thereafter, the Minimum Spend Criteria will apply to each Cardholder. Each complimentary Service utilised by a Cardholder under this clause will be aggregated with the total number of annual utilisations by that Cardholder for the relevant category of Service in order to determine if he has met the maximum of 24 annual utilisations as described in clause 6,
8. For the purposes of calculating if the Minimum Spend Criteria has been met in any Month, Eligible Purchases (as defined in these Terms and Conditions) made by both primary and supplementary Cardholders will be consolidated under the primary Cardholder's main card account ("Account").
9. All Eligible Purchases will have to be posted into HSBC's credit card systems before the end of each qualifying month (the "Month"). HSBC bears no liability for any late submission of any purchase by any merchant for whatever reason. For clarity, each qualifying month refers to a calendar month.
10. All applicable surcharges relating to the International Airport VIP Services (as set out below) will also be debited from the Cardholder's Account where applicable.
11. In the event that the relevant Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the charges are debited from the said Account, HSBC reserves the right to claim the amount from the primary Cardholder by any means. All entitlements (whether earned or complimentary) will automatically lapse and can no longer be utilised after the end of the calendar year in which they were earned or, after an Account is closed or terminated for any reason (whichever occurs earlier).
12. In case of any dispute, the decisions of HSBC on all matters relating to the debiting of charges and/or surcharges are final, conclusive and binding. No correspondence will be entertained.
13. HSBC reserves the right to vary the terms of or amend the charges and/or surcharges any time without notice. HSBC reserves the right to cancel any Account and suspend or terminate the operation of any Account at any time without notice for any reason.
14. All information is correct at time of printing.

International Airport VIP Services

15. Airport Lounge Access Service

Primary and supplementary Cardholders may gain complimentary unlimited access to any of the participating airport lounges by presenting their primary or supplementary Card (as the case may be) and boarding pass to the lounge operator, and signing a Record of Visit Voucher.

If the primary and/or supplementary Cardholder brings a guest(s), guest charges apply at USD 32 per guest per visit, based on the number of guests indicated in the Record of Visit Voucher upon entry. Guest charges are subject to change at the lounge operator's discretion.

If the primary and/or supplementary Cardholder is traveling on their own, a pre-authorisation amount will be swiped for verification purposes and will not be charged to the Card.

The primary and/or supplementary Cardholder is responsible for any guest(s) brought in to the lounge once he/she has signed the Record of Visit Voucher. HSBC is not a supplier of the products and/or services provided by the lounge operator and will not accept any liability in relation thereto. In the event of dispute, HSBC's decision on all matters relating to this service is final and binding on all Cardholders. For more information and full terms and conditions of the lounge program, visit <https://www.loungekey.com/hsbcvi>

16. Airport VIP Service (Expedited Immigration Clearance)

The HSBC Visa Infinite Concierge will procure Third Party Service Providers to arrange for the primary Cardholder to have "Meet and Greet", luggage clearance and immigration services ("Airport VIP Service"). The Airport VIP Service is only available to the primary Cardholder and his accompanying guest(s).

For selected international airports:

The primary Cardholder must book the international Airport VIP Service by calling the HSBC Visa Infinite Concierge hotline at least three (3) (and up to a maximum of fourteen (14)) working days in advance. Each primary Cardholder can only have one outstanding booking for this service at any one time.

One accompanying guest of the primary Cardholder can benefit from the international Airport VIP Service provided that the parties are on the same flight. Additional guest charges are dependent on destination and a primary Cardholder may call the HSBC Visa Infinite Concierge hotline for details.

The international Airport VIP Service is available at major airports within Asia, subject to availability. The list of airports is subject to change and the services at certain airports may not be available from time to time due to local restrictions at the time of service. All services are subject to final confirmation by the relevant Third Party Service Provider. The primary Cardholder may call the HSBC Visa Infinite Concierge hotline for the latest list of participating airports.

The primary Cardholder must communicate any changes to the Third Party Service Provider by calling the HSBC Visa Infinite Concierge hotline at least 48 hours before the anticipated time of arrival at the airport. Cancellation fees apply for a change or cancellation requested less than 48 hours before the anticipated time of arrival at the airport and such fees vary according to airports. Primary Cardholder may call the HSBC Visa Infinite Concierge hotline for details. The following charges (ranging from US\$65 - US\$385 (inclusive of GST) per person depending on location) are applicable and payable by the primary Cardholder:

- If a change or cancellation is requested by the primary Cardholder between 48 hours and 24 hours before the anticipated time of arrival at the airport, the Primary Cardholder will be charged 50% of the service fee.
- No changes are allowed less than 24 hours before the anticipated time of arrival at the airport.
- The Primary Cardholder will be charged 100% of the service fee if he changes or cancels the service less than 24 hours before the anticipated time of arrival at the airport or if he fails to show up at the airport at the anticipated time of arrival.

17. Airport Limousine Service

HSBC Visa Infinite Concierge shall procure Third Party Service Providers to arrange for limousine transportation from an agreed destination in Singapore to Changi Airport in Singapore. Two accompanying guests of the primary Cardholder can use the Airport Limousine Service with the primary Cardholder provided that the parties take the same limousine and are on the same flight. The primary Cardholder must be on a valid flight leaving from Changi Airport in Singapore to use the complimentary Airport Limousine Service. Each primary Cardholder can only have one outstanding booking for this service at any one time.

Only one single pick-up point is permitted. An extra-stop surcharge of S\$10 is applicable for each extra destination stop that results in a deviation of less than 1km from the route to the airport. An extra-stop surcharge of S\$20 is applicable for each extra destination stop that results in a deviation of more than 1km from the route to the airport.

An extra stop surcharge of S\$50 is applicable for each extra destination stop that results in a deviation of more than 2km from the route to the airport. In the event of a dispute, the distance calculation provided by the relevant Third Party Service Provider is final.

A surcharge of S\$12 is payable where the collection or drop off is from 12am to 5.59am (both timings inclusive).

An excess waiting time surcharge of S\$10 is payable for every 15 minute block after an initial period of 15 minutes from the agreed collection time. If the waiting time exceeds 45 minutes (including the initial period of 15 minutes from the agreed collection time), the booking will be treated as “no show” and the primary Cardholder will be charged a “no show” fee as set out below. A “no show” is defined as the primary Cardholder failing to show up for an arranged Airport Limousine Service pick-up within the grace period set out above, and will be regarded as having utilised the service. An island surcharge of S\$10 is payable for pick-ups from Sentosa Island, Jurong Island and Tuas South. The above surcharges are applicable and payable by the primary Cardholder to the limousine driver.

Surcharges are subject to change in accordance with approved surcharges by the Public Transport Council without prior notice.

The primary Cardholder shall book the Airport Limousine Service by calling the HSBC Visa Infinite Concierge hotline at least twenty-four (24) hours prior to the agreed collection time. Any cancellation of such booking shall be notified no later than twelve (12) hours in advance of the agreed collection time, failing which a cancellation fee is chargeable.

The following charges are applicable and payable by the primary Cardholder:

- S\$10 (inclusive of GST) cancellation fee is payable for cancellations made within 1 hour of the agreed pick-up time.
- S\$10 (inclusive of GST) amendment fee is payable for any changes made by the primary Cardholder within 1 hour of the agreed pick-up time.
- S\$60 (inclusive of GST) cancellation fee or “no show” fee is payable for bookings cancelled less than 30 minutes prior to the agreed pick-up time (together with the surcharge of S\$12 if pick-up or drop off was scheduled to be from 12am to 5.59am, both timings inclusive).
- S\$60 (inclusive of GST) service fee is payable for any booking that results in a final destination other than Changi Airport.

The Airport Limousine Service is subject to availability. The limousine model is pre-determined and the Service is provided at the sole discretion of HSBC and/or its agents, contractors or representatives.

Neither HSBC nor its agents will be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause Cardholders to arrive late or miss their flight. Cardholders are encouraged to book their airport limousine pick up at least three hours before the flight departure time to ensure sufficient time to reach the airport.

Travel Services

18. Inoculation and Visa Requirement Information

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization’s website or other published information which HSBC Visa Infinite Concierge deems relevant.

19. Hotel Referral and Reservation Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of hotels and holiday resorts in major cities to the Cardholder. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

20. Flight Information and Ticketing Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of airlines in major cities as well as flight times whenever possible. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of flight reservations on behalf of the Cardholder.

21. Luxury Car Rental and Limousine Referral and Reservation Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of luxury car/bike rental and limousine companies in major cities. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

22. Currency Rates and Conversions

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide the Cardholder with indicative exchange and conversion rates based on information as reflected on the website www.oanda.com.

23. Trip Planning and Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of the travel and tour companies. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of arrangements with the travel and tour companies on behalf of the Cardholder.

24. Overseas Language/Translation Support

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide the Cardholder with telephonic translation services and emergency support whenever a need arises.

25. Sightseeing and Destination Recommendations

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of travel agencies at the Cardholder's travel destination. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers assist in the faxing of travel packages from these travel agencies to the Cardholder and coordinate the arrangements on behalf of the Cardholder.

26. Luxury Yacht/Cruise Information and Reservations

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

27. Train or Rail Information and Ticketing

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times whenever possible. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate in the making of reservations on behalf of the Cardholder.

Golfing Services

28. Golf Course Referral and Reservation Assistance

HSBC Visa Infinite Concierge shall procure Third Party Service Providers assist the Cardholder, whenever possible, by providing the address and telephone number of golf courses in major cities. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

29. Golf Lessons Information and Referral Assistance

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide the Cardholder with referrals to private golf coaches and classes on a worldwide basis. If possible and upon request, HSBC Visa Infinite Concierge shall also provide the Cardholder with information concerning the class schedules as well as the locations where these classes are held.

30. Golf Equipment and Apparel

HSBC Visa Infinite Concierge shall, whenever requested upon by the Cardholder, procure Third Party Service Providers assist him/her with the purchase and delivery of high-end golf clubs and golf accessories such as apparel from authorized boutiques.

31. Golf Events Assistance

HSBC Visa Infinite Concierge shall procure Third Party Service Providers assist in the provision of information on major golfing events and/or competitions on a global basis. Whenever requested, HSBC Visa Infinite Concierge shall procure Third Party Service Providers facilitate the booking and purchase of entry tickets to the designated event.

Wine and Dine

32. Dining Referral and Reservation Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of restaurants in major cities. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

33. Private Dining Assistance

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide referrals to caterers based on the type of cuisine as specified by the Cardholder. Although HSBC Visa Infinite Concierge shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be determined by the Cardholder.

34. Food Tours Referral and Assistance

HSBC Visa Infinite Concierge shall will procure Third Party Service Providers provide referrals to event companies who organize food tours on a worldwide basis. Whenever requested, HSBC Visa Infinite Concierge shall assist the Cardholder in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardholder. HSBC Visa Infinite Concierge shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardholder.

35. Food Tasting Events Information Service

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide to the Cardholder, as and when available, with information concerning food tasting events on a worldwide basis.

36. Vineyards Information and Referral Services

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide information on the popular vineyards on a worldwide basis. If possible, HSBC Visa Infinite Concierge shall also provide the Cardholder with their opening hours and addresses. On a best effort basis, HSBC Visa Infinite Concierge shall also assist the Cardholder in the purchase and delivery of selected wine as specified by the Cardholder from the vineyards and/or authorized distributor.

Arts and Culture

37. Special Events and Performance Assistance

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder, whenever possible, by providing information on special events and performances held in major cities. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

38. Information on New Books and Albums Releases

HSBC Visa Infinite Concierge shall, upon request from the Cardholder, procure Third Party Service Providers provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Whenever possible, HSBC Visa Infinite Concierge shall procure Third Party Service Providers facilitate the purchase of any such item from the stores and/or provide the Cardholder with the website link where these items are available.

39. Cultural Centres, Museums, Art Gallery and Exhibition Information and Referral Services

HSBC Visa Infinite Concierge shall procure Third Party Service Providers provide, upon request by the Cardholder, information on exhibition events, including the date, operating hours as well as the venue. Whenever necessary, HSBC Visa Infinite Concierge shall procure Third Party Service Providers assist the Cardholder in the making of reservation, purchase and delivery of the tickets.

40. **Cultural and Historical Tours**

HSBC Visa Infinite Concierge shall procure Third Party Service Providers assist the Cardholder in providing referral services to authorised tour agents specialising in cultural and historical tours. Whenever requested by the Cardholder, HSBC Visa Infinite Concierge will also assist in the booking of designated tours with the selected authorised tour agent. Should the Cardholder require tailor-made tour packages, HSBC Visa Infinite Concierge shall procure Third Party Service Providers refer the Cardholder to the authorised tour agent for direct liaison.

Shopping Services

41. **Flower and Gift Delivery Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by arranging for delivery of flowers or gifts to his family or business associates.

42. **Jewellery and Watches Referral Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing the name, address and telephone number of jewellers and timepiece shops in major cities.

43. **Art and Antiques Dealers Information Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing the name, address and telephone number of art and antiques dealer in major cities. If possible and upon request, HSBC Visa Infinite Concierge shall also procure Third Party Service Providers provide the Cardholder with the opening hours of the shops/dealers.

44. **Major Shopping Belts/Locations Information Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing the name, address and telephone number of shopping locations in major cities. If possible and upon request, HSBC Visa Infinite Concierge shall procure Third Party Service Providers also provide the Cardholder with the opening/closing hours of the shops.

45. **Spa, Fitness Centre and Sports Centre Information and Referral Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing the name, address and telephone number of spa and fitness centers in major cities. Whenever possible, HSBC Visa Infinite Concierge shall also procure Third Party Service Providers provide the Cardholder with the opening/closing hours of the shops. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of reservations on behalf of the Cardholder.

46. **Tailoring**

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of tailoring shops in major cities. Whenever possible, HSBC Visa Infinite Concierge shall also will procure Third Party Service Providers provide the Cardholder with the opening/closing hours of the shops.

Business Services

47. **Conference Information and Referral Services**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing conference information and referral services. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of arrangements on behalf of the Cardholder.

48. **Messenger Service Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder by providing assistance to relay messages between the Cardholder and his family or business associates.

49. **Courier Service Assistance**

HSBC Visa Infinite Concierge will procure Third Party Service Providers assist the Cardholder to send documents or parcels by arranging courier services for these items to his family or business associates.

50. Translation Services

HSBC Visa Infinite Concierge will procure Third Party Service Providers provide the name, address and telephone number of translation agencies in major cities. Whenever possible, HSBC Visa Infinite Concierge shall also procure Third Party Service Providers provide the Cardholder with the opening/closing hours of these agencies. If requested by the Cardholder and whenever possible, HSBC Visa Infinite Concierge will procure Third Party Service Providers facilitate the making of the arrangements on behalf of the Cardholder with an identified translation agency.

Clauses 18 - 50 using the 24 Sept18 version.

Fees

51. The Cardholder is responsible for payment of all fees of the Third Party Service Providers. In the event that HSBC has paid the fees of the Third Party Service Providers, the Cardholder will on request immediately refund HSBC with the full amount of the fees that it has paid.
52. Where fees are to be incurred by the Cardholder with a Third Party Service Provider as a result of Services requested by the Cardholder pursuant to these Terms and Conditions, HSBC will use all reasonable endeavours to notify the Cardholder of the amount of the fees before they are incurred. However, the Cardholder acknowledges that in some circumstances such prior notification may not be possible and, for the avoidance of doubt, the Cardholder also agrees to be responsible for the fees incurred in such cases.
53. In the event that HSBC makes any payment to a Third Party Service Provider in connection with the provision of underlying Services, HSBC shall be subrogated to the rights of the Cardholder to obtain payment from: (i) any third party found legally responsible for requesting for such underlying Services up to the amount of such payment made by HSBC; and (ii) any other insurance or assistance plan which provides compensation to the Cardholder with respect to the same underlying Services.

Miscellaneous

54. The Services (including but not limited to the availability thereof and the terms and conditions relating thereto) are subject to change or withdrawal at any time without notice to the Cardholders.
55. The Cardholder shall ensure that any and all information provided by the Cardholder or any person acting on behalf of the Cardholder is complete, true and accurate. If the Cardholder or any person acting on behalf of the Cardholder makes a misrepresentation or is, in the reasonable opinion of HSBC, fraudulent, the Cardholder shall no longer be entitled to benefit from any of the Services. The Cardholder shall indemnify and hold HSBC harmless from and against all claims, demands, actions, causes of actions, damages, losses, costs, liabilities or expenses whatsoever incurred by HSBC as a result of claims arising from or connected with such fraud or misrepresentation.
56. HSBC shall not be responsible for any delay or failure to provide the Services caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightning, riots, strikes, lockouts, government action, war, acts of terrorism and/or disruption of electrical or power supplies, disruption, breakdown or failure of equipment.
57. HSBC agrees to keep confidential any personal information obtained about the Cardholder by it pursuant to the provision of the Services. The Cardholder authorises HSBC to disclose to any Third Party Service Providers and any third parties appointed by HSBC to provide services on behalf of HSBC any such personal information as may be necessary for the provision of the Services.
58. The Cardholder consents to HSBC and any Third Party Service Provider contacting the Cardholder's insurers and collecting proceeds under the Cardholder's insurance policies or any other relevant sources for expenses incurred pursuant to the provision of the Services.
59. The Cardholder consents to HSBC and any Third Party Service Providers recording telephone calls with the Cardholders. The Cardholder acknowledges that the telephone recordings are the sole property of HSBC.
60. These Terms and Conditions are governed by and subject to the laws of the Republic of Singapore and the Cardholder submits to the non-exclusive jurisdiction of the courts of Singapore.

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