

## Explore the World Like a Local Campaign (“Promotion”) Terms and Conditions

(Commences on **1 June 2025** and ends on **31 July 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 June 2025** and ends on **31 July 2025** (subject to Clause 6 of this Section A below) (or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
- (iii) is applicable to each of our new and existing customers who meet all the following criteria (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
  - (a) hold an Everyday Global Debit Card and Everyday Global Account with us;
  - (b) satisfy the relevant eligibility criterion as set out in Clause 2 of this Section A below, to be eligible to receive the relevant cashback reward (i.e., the Spend Reward and the TravelSure Reward respectively);
  - (c) as at the relevant date of fulfilment of the cashback reward(s), hold an existing Everyday Global Debit Card and an existing Everyday Global Account with us; and
  - (d) ensure that his/her Everyday Global Account is maintained in good standing and conducted in a proper and satisfactory manner (as determined by us in our reasonable discretion) for the entire duration of the Promotional Period and the period up to and including the relevant date of fulfilment of the cashback reward(s).

2. Each Eligible Customer who fulfils the relevant eligibility criterion below corresponding to the relevant Reward below (as set out in the table below), shall be eligible to receive up to a maximum of one (1) Spend Reward and one (1) TravelSure Reward:

Reward Eligibility Criterion	Reward
Accumulate an Eligible Spend (as defined below) of SGD1,000 (in foreign currency equivalent) using his/her Everyday Global Debit Card during the Promotional Period.	SGD20 cashback (“ <b>Spend Reward</b> ”)
(i) Qualified for the Spend Reward  <b>AND</b>	SGD10 cashback (“ <b>TravelSure Reward</b> ”)

Reward Eligibility Criterion	Reward
(ii) Purchase a TravelSure insurance policy with a minimum premium of SGD50 <b>directly</b> via the HSBC Singapore website during the Promotional Period using the same Everyday Global Debit Card which he/she has used to qualify for the Spend Reward.	

For the purposes of this Promotion:

- (a) **“Eligible Spend”** means any successful overseas accumulated spend of SGD1,000 (in foreign currency equivalent) with any Eligible Merchant, using the Everyday Global Debit Card with VISA functionality on transaction date(s) falling within the Promotional Period, provided that the following transactions shall not constitute valid **“Eligible Spend”** for purposes of this Promotion:
- Overseas ATM withdrawals
  - Online transactions
  - Cancelled, voided, or reversed transactions
  - Gambling-related spend
  - Insurance or financial service payments (e.g. credit card bills)
  - Transactions to own accounts
  - Card top-ups to other financial providers
- (b) **“Eligible Merchant”** is a merchant registered and domiciled outside of Singapore, such that the Eligible Spend transaction is made overseas.
- (c) **“Everyday Global Debit Card”** means an Eligible Customer’s Everyday Global Debit Card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer’s deposit transactional account (Everyday Global Account) for purposes of settlement of debit card transactions and governed by HSBC Account User Agreement.
3. We may forfeit the Spend Reward and/or TravelSure Reward to which an Eligible Customer may be entitled, if such Eligible Customer’s Everyday Global Account which is linked to the Everyday Global Debit Card he/she uses for purposes of participation in this Promotion is suspended or terminated at any time during the Promotional Period.
  4. Each Eligible Customer can only receive up to a maximum of one (1) Spend Reward and one (1) TravelSure Reward, regardless of the amount of Eligible Spend accumulated and/or number of TravelSure insurance policies purchased by him/ her during the Promotional Period.
  5. The Spend Rewards and TravelSure Rewards (collectively, the **“Rewards”**) will be issued on a first-come-first-served basis. The maximum number of available Spend Rewards and TravelSure Rewards during the Promotional Period are **4,000** Spend Rewards and **4,000** TravelSure Rewards respectively (capped at 2,000 Spend Rewards and 2,000 TravelSure Rewards per month). We are not obliged to inform any customer when the maximum number of available Spend Rewards and TravelSure Rewards have been fully redeemed for this Promotion.

6. This Promotion shall cease to be valid as and when the maximum number of Spend Rewards and TravelSure Rewards available during the Promotional Period (as set out in Clause 5 of this Section A above) have been duly redeemed, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 31 July 2025).
7. Barring any unforeseen delays, the Spend Reward and the TravelSure Reward (as the case may be) will be credited into the relevant Eligible Customer's Everyday Global Account with us no later than **31 August 2025**, after we reasonably determine that all criteria under this Promotion have been met. Any request for early fulfilment or partial fulfilment of a Spend Reward or a TravelSure Reward will not be granted or entertained by us. The Spend Reward or TravelSure Reward will be reflected as '**EXPLORE WORLD LIKE LOCAL**' on the relevant Eligible Customer's statement of account as and when such is credited into such Eligible Customer's Everyday Global Account.
8. None of the Spend Rewards nor the TravelSure Rewards are exchangeable for reward points or kind in all cases, whether in whole or in part. These are also not transferable or replaceable.
9. HSBC is not the supplier of the products and/or services provided by the Eligible Merchants nor the issuer of the TravelSure insurance policies and shall not be liable for any loss, damage, expense, claim or costs suffered or incurred by the Eligible Customer or any other person in relation to or in connection with the same in any manner whatsoever.
10. This Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers concurrently held or issued during the Promotional Period, except for such promotions as we may specify from time to time.
11. 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. The HSBC Account User Agreement and relevant TravelSure insurance policy terms (collectively, the "**Account Terms**") will apply to govern deposit accounts and the Everyday Global Debit Card and the relevant TravelSure insurance policy. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
2. We shall be entitled to a reasonable period of time to process instructions, and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
3. 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.

4. 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.
5. Our records in respect of the Promotion shall be conclusive and binding on you.
6. 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 eligibility criteria for the Promotion;
- (c) the type of Reward;
- (d) the redemption period or criteria for a Reward;
- (e) the limit to the number of Rewards available for redemption under the Promotion; and/or
- (f) the Eligible Merchants.

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.

7. Each TravelSure insurance policy is underwritten by MSIG Insurance (Singapore) Private Limited ("**MSIG**") and distributed by HSBC Bank (Singapore) Limited. It's not an obligation of, a deposit in or guaranteed by HSBC. The full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon MSIG accepting your application. This is not a contract of insurance and MSIG is not agent nor representative of HSBC. It does not constitute an offer to buy an insurance product or service. It's also not intended to provide any insurance or financial advice.
8. Each TravelSure insurance policy is protected under the Policy Owners Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the relevant insurance policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact MSIG or visit the General Insurance Association of Singapore (GIA) or SDIC websites.
9. **Deposit Insurance Scheme**  
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
10. 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.
11. 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.

## Frequently Asked Questions (FAQs) on

### “Explore the World Like a Local” Campaign June/July 2025 Promotion

#### **Who is eligible for this promotion?**

This promotion is open to selected HSBC customers who hold a valid **Everyday Global Debit Card** issued by HSBC Singapore, have an **Everyday Global Account** with HSBC Singapore, and have received a promotional email or SMS from us.

#### **What are the cashbacks offers under this campaign?**

There are two types of cashbacks you can receive, if you fulfil the relevant requirements set out in the Promotional Terms and Conditions:

- (i) a SGD20 cashback when you accumulate an Eligible Spend of at least SGD1,000 (in foreign currency equivalent) overseas using your Everyday Global Debit Card during the period from 1 June 2025 up to and including 31 July 2025 (the “**Eligible Spend Requirement**”); and
- (ii) a SGD10 cashback when you have already met the Eligible Spend requirement set out in (i) above and you purchase a TravelSure insurance plan with a minimum premium of SGD50.

#### **How can I qualify for the campaign?**

If you meet the Eligible Spend Requirement, you will be eligible to receive SGD20 cashback, subject to your fulfilment of the relevant requirements set out in the Promotional Terms and Conditions. Offer is available to the first 4,000 Eligible Customers who meet the criteria and make the required transactions to qualify will receive the cashback. Additionally, for those Eligible Customers who have met the Eligible Spend requirement, he/she will be eligible to receive a SGD10 cashback if he/she purchases a TravelSure insurance plan with a minimum premium of SGD50 via HSBC website.

#### **What is an overseas spend?**

An **overseas spend** can be defined as a transaction where the merchant is domiciled outside of Singapore.

#### **What is considered “Eligible Spend”?**

Eligible Spend refers to any successful overseas accumulated spend of SGD1,000 (in foreign currency equivalent) with any Eligible Merchant, using the Everyday Global Debit Card with VISA functionality on transaction date(s) falling within the Promotional Period, excluding the following transactions:

- Overseas ATM withdrawals
- Online transactions
- Cancelled, voided, or reversed transactions
- Gambling-related spend
- Insurance or financial service payments (e.g. credit card bills)

- Transactions to own accounts
- Card top-ups to other financial providers

### **What's an example of a merchant that would be cross border for Singapore?**

**"Eligible Merchant"** means merchants registered outside of Singapore.

### **Does an eWallet (e.g. Apple Pay) spend count?**

Yes, eWallet transactions (e.g. Apple Pay) would be eligible for this promotion.

### **How do I qualify for the SGD10 TravelSure cashback?**

You must:

- Purchase a TravelSure insurance policy via the HSBC Singapore website
- Spend SGD50 minimum premium
- Spend SGD1,000 or more (in foreign currency equivalent) using your HSBC Everyday Global Debit Card within the same promotional period

### **Which transactions are not eligible?**

Following transactions are not eligible:

- Overseas ATM withdrawals
- Online transactions
- Cancelled, voided, or reversed transactions
- Gambling transactions
- Insurance or Financial services payments e.g. credit card payments
- Insurance payments
- Transactions to your own accounts
- Card top ups to another financial provider

### **When will I receive my cashback?**

Cashback will be paid in SGD directly into your Everyday Global account. All cashbacks will be credited to your HSBC debit card account by **31 August 2025**.

It will appear as **"EXPLORE WORLD LIKE LOCAL"** in your statement for both SGD20 & SGD10 cashback

### **Can I qualify for both cashback rewards?**

Yes, as long as you meet the eligibility and qualifying criteria for both components.

**How will my cashback payment appear on my statement?**

The transaction will appear as **EXPLORE WORLD LIKE LOCAL** on your statement.

**What happens if my transaction hasn't cleared before the 31 July 2025?**

If your transaction meets the criteria and is made before 31 July 2025 at 23:59, it will be counted as an eligible transaction.

**How will I know if I qualified for the cashback?**

If you made the eligible transactions and spend SGD1,000 and were one of the first 4,000 Eligible Customers, you will receive the cashback by 31 August 2025, or such other date as may be notified by HSBC. The campaign end date is 31 July 2025.

**Which currencies are eligible for this campaign?**

Any foreign currency used would qualify, as long as the merchant is domiciled outside Singapore.

**What if my debit card is cancelled or blocked?**

You will not be eligible for the cashback if your card is suspended, terminated, or blocked at any time during the promotion period.

**Can I combine this with other HSBC promotions?**

No, this promotion is not valid in conjunction with other offers, unless otherwise stated.