



Terms and Conditions Governing HSBC's Home Loan X Credit Card Referral Programme

1. The HSBC Home Loan X Credit Card Referral Programme (the "Programme") is valid until 31 December 2022 ("Promotional Period"), and is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to Referrers (as defined below).
2. HSBC credit cardholders ("Referrer") will receive the following cash rebate ("Cash Rebate") to their HSBC credit card account made under the Programme:
 - a. SGD50 cash rebate for every successful referral made by submitting one or more primary card application(s) for a HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard (in SGD) credit card; and
 - b. SGD120 cash rebate for every successful referral made by submitting a primary card application for a HSBC Visa Infinite credit card
3. A referral is considered successful when:
 - a. the person who is being referred by Referrer (the "Referee"):
 - i. does not currently hold a HSBC credit card account;
 - ii. has not closed his/her HSBC credit card account within the last twelve months of submitting his/her card application under the Programme;
 - iii. was not a co-applicant of the Referrer for any HSBC home loan applied for jointly, and accepted, by the Referrer and Referee in the past 6 months from the date of the co-applicant's application for a credit card account under the Programme;
 - iv. receives an email from HSBC stating that they have been referred for the Programme and containing a link to submit the primary card application(s) (the "Link");
 - v. submits the primary card application(s) within the Promotional Period either:
 1. via the Link or
 2. through the Mortgage Sales Manager; and
 - b. HSBC approves the Referee's primary card application(s) by 15 January 2023. If a Referee submits multiple card applications under the Programme, at least one card applied for must be approved for the referral to be considered successful.
4. To ensure confidentiality of HSBC credit card applicants, HSBC will not be able to disclose the status of any application to anyone other than the applicant.
5. Only Referrers with HSBC accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Promotion Period and at the time of fulfillment will be eligible for the Cash Rebate. In the event that the account is closed or terminated or suspended for any reason whatsoever before the time of fulfillment, HSBC reserves the right to forfeit the eligibility of the account at its discretion and the relevant cardholder shall not be entitled to any compensation whatsoever.
6. The Cash Rebate will be credited to the successful Referrer's credit card account after HSBC determines at its absolute discretion that the criteria under this Programme have been met. Crediting will be completed within 3 months from the approval of the Referee's application. If a Referrer holds more than 1 credit card account, the Cash Rebate will be credited to the account with the latest charged transaction.
7. If more than one Referrer refers the same contact and a HSBC credit card account is subsequently approved for the Referee, the first Referrer who provides the contact details of the Referee (based on HSBC's records) will be entitled to the Cash Rebate.

8. Successful referrals will be counted based on number of Referees, not the number of cards successfully applied for by a Referee. In other words, a Referrer will be deemed as having made only one successful referral per Referee regardless of the number of HSBC credit card accounts successfully applied for by a Referee under the Programme.
9. The Programme is strictly non-transferable, and is not valid in conjunction with other promotions, privileges and vouchers unless otherwise specified. For the avoidance of doubt, Referrers who participated in other programs organized by HSBC shall not be eligible to receive the Cash Rebate during the Promotional Period unless otherwise specified.
10. Employees of HSBC are not eligible to participate in the Programme.
11. The Cash Rebate is not refundable or exchangeable for reward points or other reward items from HSBC.
12. HSBC's decision on all matters relating to this Programme including, without limitation, on the time of receipt of the referral and application forms by HSBC, is final. No correspondence will be entertained.
13. HSBC reserves the right to, at its discretion, vary, delete or add to any of these terms and conditions of this Programme, change or withdraw the Programme, at any time without giving any reason or prior notice. In case of any dispute, HSBC's decision is final.
14. All information is correct at the time of publishing or posting online.

Frequently Asked Questions for HSBC's Credit Card Referral Programme

1. How does the member-get-member programme work?

HSBC credit cardholders (each, a "Referrer") can refer people to sign up for HSBC credit card(s). For every successful referral, the Referrer can receive the following cash rebate ("Cash Rebate"):

- a. SGD50 cash rebate for every successful referral made by submitting one or more primary card application for a HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard (in SGD) credit card; and
- b. SGD120 cash rebate for every successful referral made by submitting a primary card application for a HSBC Visa Infinite credit card

A referral is considered successful when:

- a. the person who is being referred by Referrer (the "Referee"):
 - i. does not currently hold a HSBC credit card account;
 - ii. has not closed his/her HSBC credit card account within the last twelve months of submitting his/her card application under the Programme;.
 - iii. was not a co-applicant of the Referrer for any HSBC home loan applied for jointly, and accepted, by the Referrer and Referee in the past 6 months from the date of the co-applicant's application for a credit card account under the Programme;
 - iv. receives an email from HSBC stating that they have been referred for the Programme and containing a link to submit the primary card application(s) (the "Link");
 - v. submits the primary card application(s) within the Promotional Period either:
 1. via the Link or
 2. through the Mortgage Sales Manager ; and
- b. HSBC approves the Referee's primary card application(s) by 15 January 2023. If a Referee submits multiple card applications under the Programme, at least one card applied for must be approved for the referral to be considered successful.

2. **I am a HSBC staff, can I participate in this programme?**
Employees of HSBC are not eligible for this programme.
3. **As referrer, when can I receive the cash rebate?**
Cash rebate will be credited within 3 months from the approval of the Referee's application to your HSBC credit card account. If Referrer holds more than 1 credit card account, the cash rebate will be credited to the account with the latest charged transaction.
4. **My family member/friend has submitted his/her card application, can I check the status of the card application?**
To ensure confidentiality of HSBC credit card applicants, the Bank will not be able to disclose the status of the application to anyone other than the applicant.
5. **I do not want Cash Rebate, can I get other gift?**
The Cash Rebate is not refundable or exchangeable for reward points or other reward items from HSBC.
6. **Is there a cap on the maximum number of friends I can refer to sign up for a HSBC credit card?**
No, there isn't.
7. **If my friend successfully applies for a HSBC Advance credit card, a HSBC Revolution credit card and a HSBC Visa Infinite credit card, how much Cash Rebate will I receive?**
You will receive SG170 Cash Rebate.
8. **I have intention to close my card, will I still be able to receive the Cash Rebate?**
Only Referrers with HSBC accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Promotion Period and at the time of fulfillment will be eligible for the Cash Rebate. In the event that the account is closed or terminated or suspended for any reason whatsoever before the time of fulfillment, HSBC reserves the right to forfeit the eligibility of the account at its discretion and the relevant cardholder shall not be entitled to any compensation whatsoever.
9. **How will HSBC determine who will get the Cash Rebate if my friend and I refer the same person?**
If more than one Referrer refers the same contact and a HSBC credit card account is subsequently approved, the first Referrer who provides the contact details of the Referee (based on HSBC's records) will be entitled to the Cash Rebate.
10. **Will I be able to enjoy other promotions in conjunction with the Programme?**
The Programme is strictly non-transferable, and is not valid in conjunction with other promotions, privileges and vouchers unless otherwise specified. For the avoidance of doubt, Referrers who participate in other programmes organized by HSBC shall not be eligible to receive the Cash Rebate during the Promotional Period unless otherwise specified.