

## **Lunar New Year (LNY) Convert and Spend Debit Card Promotion 2026 ("Promotion") Terms and Conditions**

(Commences on 1 February 2026 and ends on 31 March 2026)

### **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 February 2026 and ends on 31 March 2026 (subject to Clause 10 of this Section A below) (or such other date(s) as we may reasonably determine) (the "Promotional Period"); and
- (iii) is applicable to our existing customers who meet all the following criteria (collectively referred to as "Eligible Customers" and each, an "Eligible Customer"):
  - (a) who have been notified via email and/or push notification sent by HSBC, in respect of this Promotion. Customers are selected based on their transaction history with the bank;
  - (b) who hold an Everyday Global Account ("Eligible Account") and Everyday Global Debit card ("Eligible Card");
  - (c) satisfy the relevant eligibility criterion as set out in Clause 2 of this Section A below, to be eligible to receive the relevant Promotional Reward;
  - (d) as at the relevant date of fulfilment of the Promotional Reward, hold an existing Eligible Account and Eligible Card with us; and
  - (e) ensure that his/her Eligible Account is/are 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 Promotional Reward.

#### 2. To participate in this Promotion, an Eligible Customer must (in no particular order):

- (i) Register their interest via the HSBC Registration Form ("E-Form") using the correct Gift Code **LUCKY** within the Promotional period (each successfully registered Eligible Customer shall be a "Registered Customer" and the Everyday Global Debit Card used by him/her to make the registration will be a "Registered Card"). If the Gift Code consists of a spelling error, the registration will be void and he/she will not be eligible for this Promotion.
- (ii) Be among the first 1,000 Registered Customers to charge a minimum Qualifying Spend or FX Transaction Amount (as defined below) of Singapore Dollar ("SGD") 800.

(iii) Eligible Customers only need to register their interest once during the Promotional Period to participate in the Promotion.

3. Each Eligible Customer will receive Promotional Reward of up to a maximum of three (3) Lucky Angbaos, regardless of the amount of Qualifying Spend of FX Transactions accumulated during the Promotional Period.

Each Eligible Customer shall be eligible to qualify up to a maximum of one (1) Reward Eligibility Criterion of either Qualifying Spend or Qualifying FX Transaction Amount, whichever is higher, regardless of the amount of Qualifying Spend of FX Transactions accumulated during the Promotional Period.

The number of Lucky Angbaos each Eligible Customer will be entitled to, will be calculated as follows:

Reward Eligibility Criterion	Promotional Reward
<b>Reward Eligibility Criteria 1</b> <p>Accumulate a <b>Qualifying Spend</b> (as defined below) in foreign currency during the Promotion Period</p> <p>Note that to satisfy the Qualifying Spend, the retail transactions must be in <b>foreign currency</b> posted to his/her Registered Card, and any transactions in local currency (i.e. SGD) are excluded.</p>	SGD 18 cashback (“ <b>Lucky Angbao</b> ”) for every S\$800 in foreign currency spend.  Capped at 3 Lucky Angbaos per Eligible Customer.
<b>Reward Eligibility Criteria 2</b> <p>Accumulate a <b>Qualifying FX Transaction Amount</b> (as defined below) during the Promotion Period</p> <p>Note that the Qualifying FX transaction Amount is accumulated based on each Eligible Customer’s total FX transaction amounts accumulated on his/her <b>Everyday Global Account</b> linked to the Registered Card, across HSBC Online Banking and the HSBC Mobile Banking application.</p>	SGD 18 cashback (“ <b>Lucky Angbao</b> ”) for every S\$800 in foreign currency transactions.  Capped at 3 Lucky Angbaos per Eligible Customer.

By way of illustration:

Scenario 1:

Date of Transaction	FX Transaction	Retail Transaction
15 February 2026	Transfer SGD 500 from EGA SGD account to EGA USD account	
15 March 2026	Transfer SGD 1,000 from EGA SGD account to EGA USD account	Spend United States Dollar (“ <b>USD</b> ”) 1,000 in foreign currency (equivalent to SGD 1,300) on Everyday Global Debit Card

Total Qualifying FX Transaction Amount = SGD 1,500

Total Qualifying Spend Amount = SGD 1,300

In Scenario 1, the Eligible Customer is only eligible to qualify for the Reward Eligibility Criteria 2, with a total Qualifying FX Transaction Amount of SGD 1,500, and hence will be awarded one (1) Lucky Angbao which is equivalent to SGD 18 cashback.

Scenario 2:

Date of Transaction	FX Transaction	Retail Transaction
15 February 2026	Transfer SGD 2,000 from EGA SGD account to EGA USD account	Spend SGD 800 in local currency on Everyday Global Debit Card
15 March 2026	Transfer USD 1,000 (equivalent to SGD 1,300) from EGA USD account to EGA GBP account	

Total Qualifying FX Transaction Amount = SGD 3,300

Total Qualifying Spend Amount = 0

In Scenario 2, the Eligible Customer is only eligible to qualify for the Reward Eligibility Criteria 2, with a total Qualifying FX Transaction Amount of SGD 3,300, and hence will be awarded a maximum of three (3) Lucky Angbaos which is equivalent to S\$54 cashback.

Scenario 3:

Date of Transaction	FX Transaction	Retail Transaction
15 February 2026	Transfer SGD 2,000 from EGA SGD account to EGA USD account	Spend USD 2,000 (equivalent to SGD 2,600) in foreign currency on Everyday Global Debit Card

Total Qualifying FX Transaction Amount = SGD 2,000

Total Qualifying Spend Amount = SGD 2,600

In Scenario 3, the Eligible Customer is only eligible to qualify for the Reward Eligibility Criteria 1, with a total Qualifying Spend Amount of SGD 2,600, and hence will be awarded a maximum of three (3) Lucky Angbaos which is equivalent to S\$54 cashback.

For the purpose of this Promotion:

**"Qualifying FX Transaction Amount"** shall mean the total SGD equivalent of foreign currency value of Eligible FX Transactions performed by the Eligible Customer for the following:

- Transfer made by Eligible Customer between his/her **Everyday Global Accounts** via phone banking, HSBC Singapore application or HSBC Online Banking
- Transactions made by an Eligible Customer through FX Order Watch

For the avoidance of doubt, all Excluded FX Transactions (as defined below) will be excluded in the determination of the Qualifying FX Transaction Amount.

**"Excluded FX Transactions"** shall mean any of the following:

- FX transaction made by an Eligible Customer via HSBC Global Money Transfers via HSBC Singapore app
- HSBC Global Money Transfers made by an Eligible Customer via UnionPay
- FX transaction made by an Eligible Customer using Worldwide Transfers via HSBC Online Banking or HSBC Singapore app
- FX conversion performed by an Eligible Customer for time deposit placement, via HSBC Singapore app
- Global Transfers made by an Eligible Customer between his/her own accounts

- Manual international 3<sup>rd</sup> party remittance transactions made by an Eligible Customer via HSBC branches
- HSBC Global Transfers transactions made by an Eligible Customer to third-party accounts via HSBC Online Banking
- All FX transactions made by an Eligible Customer via HSBC branches

**“Qualifying Spend”** shall mean posted retail transactions in foreign currency, including Online Transactions (as defined below) and Overseas Transactions (as defined below) charged to an **Everyday Global Debit Card** (as defined below) specified in the promotional communications on transaction date(s) falling within the Promotional Period. This does not include any transactions in local currency (i.e. SGD). For avoidance of doubt, all Excluded Spend Transactions (as defined below) will be excluded in the determination of the Qualifying Spend.

**“Online Transactions”** shall mean all retail transactions successfully charged to an Everyday Global Debit Card with Visa functionality made via the internet and processed by the respective merchants/acquirers as an online transaction type through the Visa Worldwide networks during the Promotional Period.

**“Overseas Transactions”** shall mean all overseas transactions successfully carried out outside Singapore and charged in foreign currency to an Everyday Global Debit Card with Visa functionality during the Promotional Period.

**“Everyday Global Debit Card”** shall mean 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.

**“Excluded Spend Transactions”** shall mean any of the following (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC’s system and the merchant category codes from MasterCard/ Visa):

- 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, SmoovPay, 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 Grab Top-Up, 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)
- Payments to educational institutions
- Any AXS (including AXS Pay+Earn) and ATM transactions
- Any payments or transactions on Carousell
- Tax payments
- 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 on utilities
- The monthly instalment amounts under the HSBC Spend Instalment and HSBC 0% Card Instalment Plans; In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase
- 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

A Merchant Category Code ("MCC") is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. HSBC does not determine the merchant's MCC.

For the avoidance of doubt, transactions made at merchants with the following MCCs will not be considered as Qualifying Spend. The following list of MCCs may be updated by HSBC from time to time without prior notice.

	<b>Excluded MCC</b>	<b>Description</b>
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good
4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash—Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load - Member
14	6530	Remote Stored Value Load - Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend - Intracountry
19	6537	Moneysend - Intercountry
20	6538	Moneysend Funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services–Not Elsewhere Classified
24	7349	Cleaning and Maintenance, Janitorial Services
25	7399	Business Services Not Elsewhere Classified
26	7511	Quasi Cash – Truck Stop Trxns
27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks

30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools
35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries

4. All Qualifying Spend with transaction dates charged within the Promotional Period must be posted within six (6) days to the Eligible Card. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
5. If any Qualifying Spend is cancelled or reversed during or after the Promotional Period such that the total Qualifying Spend charged to an Eligible Card during the Promotional Period falls short of the relevant minimum Qualifying Spend, the customer will not be considered to have met the Qualifying Spend and will not be considered an Eligible Customer.
6. We may forfeit the Promotional Reward to which an Eligible Customer may be entitled, if such Eligible Customer's current or savings account which is linked to the Debit Card he/she uses for purposes of participation in this Promotion is suspended or terminated at any time during the Promotional Period.
7. Registrations in any other format, and/or e-form registrations with incorrect information will be automatically disqualified. An acknowledgement of participation will be displayed on the website after the e-form registration has been submitted. This acknowledgement of participation does not equate to qualification of the Promotional Reward, even if the Qualifying Spend requirement is met.
8. All Qualifying Spend transactions charged to the Eligible Cards linked to the same Eligible Account holder will be aggregated together to qualify for the minimum Qualifying Spend. HSBC is not responsible for any failure or delay in the transmission of Qualifying Spend transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunications provider.
9. The Promotional Reward will be issued on a first-come-first-served basis. As the maximum number of available Promotional Rewards during the Promotional Period is 1,000 Rewards, the first 1,000 Eligible Customers who fulfil all of the criteria set out in Clause 1(iii) of this Section A above during the Promotional Period (subject to Clause 10 of this Section A below) shall be entitled to receive a Promotional Reward each. We are not obliged to inform any customer when the maximum number or amount of available Promotional Rewards has been fully redeemed for this Promotion.

10. This Promotion shall cease to be valid as and when all 1,000 Rewards 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 March 2026).
11. Barring any unforeseen delays, the Promotional Reward will be credited into the relevant Eligible Customer's account with us no later than 31 May 2026, after we reasonably determine that all criteria under this Promotion have been met. A notification message containing details of the awarded cashback reward will be sent to the relevant Eligible Customer via the HSBC Singapore mobile application.

**For the avoidance of doubt, as at the relevant date of fulfilment of the Promotional Reward, if a customer does not fulfil ALL of the eligibility criteria under this Promotion (as set out in Clause 1(iii) of this Section A above) (e.g., his/her account is not in good standing as at the fulfilment date of the relevant reward) and adhere to these Promotional Terms and Conditions, he/she will no longer be eligible to receive the relevant reward.**

Any request for early fulfilment or partial fulfilment of a Promotional Reward will not be granted or entertained by us.

12. The Promotional Reward is not exchangeable for reward points, credit or kind in all cases, whether in whole or in part. The Promotional Reward is also not transferable or replaceable.
13. 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. Only personal accounts are eligible.
2. The HSBC Account User Agreement will apply to govern deposit accounts and the Everyday Global Debit Card. 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.

### **3. Your Personal Data**

By participating in the Promotion and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, "**your Personal Data**") to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Promotion (including facilitation of the fulfilment of rewards (if any));

- (ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and
- (iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

4. We do not provide any tax, legal or accounting advice to you. You should seek professional advice if you are unsure about any tax or other obligations which you may have (such as reporting or filing requirements) arising from your participation in the Promotion.
5. 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.
6. 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.
7. 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.
8. Our records in respect of the Promotion shall be conclusive and binding on you.
9. 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 promotional rate or discount;
- (d) the type of Promotional Reward or Gift;
- (e) the redemption period or criteria for a Promotional Reward or Gift;
- (f) the limit to the number of Promotional Rewards or Gifts available for redemption under the Promotion;
- (g) the validity period of a Promotional Reward or Gift; and/or
- (h) the merchant(s) providing the Promotional Reward or Gift.

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.

#### 10. 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.

#### 11. 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.

#### 12. 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.