

Terms and Conditions for the HSBC Premier Mastercard Credit Card Sign Up Promotion (1 October to 31 December 2018)

General

1. This promotion is referred to as the HSBC Premier Mastercard Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below). This promotion is only valid for applications for a HSBC Premier MasterCard (in SGD\$) credit card ("**Card**") and excludes HSBC Premier MasterCard (in USD\$) credit card applications.
2. To participate in this Promotion, the Card application must be submitted between 1 October and 31 December 2018, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved and issued by HSBC by 15 January 2019 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. HSBC reserves the right to determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. 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.
5. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
6. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend.
7. All information is accurate at the time of publishing or posting online.
8. For the purpose of this Promotion:

"Qualifying Transactions" mean posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant **BUT** shall exclude the Excluded Transactions.

"Online Transactions" shall mean all posted retail transactions successfully charged to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks and which are successfully captured and posted.

“Overseas Transactions” shall mean all posted overseas transactions successfully carried out outside Singapore and charged in foreign currency to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant and which are successfully captured and posted.

“Excluded 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 Visa/ Mastercard):-

- Brokerage/ foreign exchange transactions (for example but not limited to Forex.com, www.igmarkets.com.sg, Saxo Cap Mkts Pte Ltd, OANDA ASIA PAC, OANDAASIAPA, MB * MONEYBOOKERS.COM etc.), cash advances, late payment charges, bank charges, personal loan charges, balance and/or funds transfer transactions, cash instalment plans, tax payments, donations and payments to charitable, social and religious organisations, transactions relating to HSBC Cash Instalment Plan, quasi-cash transactions (for example but not limited to transactions relating to money orders, traveler’s checks, gaming related transactions, lottery tickets) and any other fee charges in respect of a Card. In the case of transactions relating to instalment payment plans of any merchant, only the first instalment amount charged to a Card within the Qualifying Spend Period (as defined below) qualifies as a Qualifying Transaction, and not the aggregate amount of the instalment plan;
- transactions relating to the trading of securities or crypto-currencies of any kind including but not limited to any top up of any cash amount required by a financial institution;
- transactions made on money payment/transfer websites (including but not limited to Paypal, SKR skril.com);
- transactions made with any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC.)
- any pre-paid card top-ups, including but not limited to EZ-Link, Transitlink or NETS Flashpay;
- any AXS or ATM transaction;
- any payment in connection with any government institutions and/or services, including but not limited to court costs, fines, bail and bond payment;
- any transaction that is subsequently cancelled, voided, disputed or reversed for any reason; and/or
- such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

“Card Account Opening Date” means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **“Qualified Cardholder”**) to be entitled to choice of the following gifts (**“Gift”**):

Gift: Choice of S\$150 cash back or 10,000 air miles in the form of 25,000 HSBC Reward points

9. Eligible Applicants are required to charge to their Card, within a month from the Card Account Opening Date, a minimum of S\$600 in Qualifying Transactions to their Card to receive the relevant Gift.

10. Eligible Applicants are limited to those who does not hold any existing Card, and did not cancel a Card within the last 12 months prior to the Card Account Opening Date.

11. For example, if the Card Account Opening Date is 15 October 2018, the Eligible Applicant has to meet the minimum spend requirement of at least S\$600 in Qualifying Transactions by 14 November 2018 in order to qualify for the relevant Gift.

12. Fulfillment of the Gift will be done no later than three (3) months from Card Account Opening Date, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

13. An Eligible Applicant who has met the criteria for this Promotion (determined at HSBC's discretion) will receive an SMS sent to his/her valid mobile phone number (based on HSBC's records) no later than 3 months from the Card Account Opening Date, barring any unforeseen technical delays. In the event there is no valid mobile phone number, a letter will be sent to the Eligible Applicant's billing address (based on HSBC's records).
14. The Gift will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Fulfilment Date (as set out in Clause 20), barring any unforeseen technical delays.
15. The cash back can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
16. The 25,000 HSBC Rewards points can only be used to redeem rewards listed in the HSBC Rewards Programme. To convert your points into air miles, an annual programme fee of S\$40 (subject to GST) applies, for enrolment into HSBC Mileage Programme. Other terms and conditions of the HSBC Rewards Programme apply.
17. Any request for early fulfillment of a Gift will be not be granted nor entertained by HSBC.
18. Each Eligible Applicant is limited to a maximum of one (1) Gift only, regardless of the number of HSBC credit cards applied for.
19. This promotion is not valid in conjunction with other HSBC credit card sign up gift promotions.
20. 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 a Gift is accorded, HSBC reserves the right to forfeit the Gift at its sole discretion.