



HSBC Credit Card Sign-Up Promotion ("Promotion") Terms and Conditions

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

A. Promotion-Specific Terms and Conditions

1. This Promotion:

- 1.1. is offered by HSBC Bank (Singapore) Limited ("HSBC", "we" or "us");
- 1.2. commences on 1 January 2026 and ends on 31 March 2026 (or such other date(s) as we may reasonably determine) (the "Promotional Period"); and
- 1.3. is applicable to our Principal Cardholders who meet the criteria below during the Promotional Period (collectively referred to as "Eligible Customers" and each, an "Eligible Customer"):
 - 1.3.1. Apply for a new principal HSBC Advance Credit Card, HSBC Live+ Credit Card or HSBC Revolution Credit Card within the Promotion Period and have the card approved by 14 April 2026;
 - 1.3.2. Provide his/her consent to receive marketing or promotional materials via mobile messages, emails, post and calls from the HSBC group, at the time of submitting their card application. The consent must remain valid at the time the Gift is credited to the Eligible Customer; and
 - 1.3.3. Charge a minimum of SGD500 or SGD1,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month ("Qualifying Spend Period"); or
 - 1.3.4. Sign-up for a new Cash Instalment Plan ("Instalment Plan"):
 - a. Submit their application for a new Cash Instalment Plan to HSBC with a minimum loan amount of SGD5,000 and a minimum loan tenor of one (1) year within the Qualifying Instalment Plan Period (as defined under Clause 3.6);
 - b. has not revoked his/her consent to receive marketing or promotional materials via mobile messages, emails, post or calls from the HSBC group at the time the Gift is credited to the Eligible Customer; and
 - c. the application must be approved by HSBC (in its discretion) within the Qualifying Instalment Plan Period.

2. Principal Cardholders who fulfil the following criteria below (i.e. Eligible Customers) will receive the following welcome gift(s) (“Gift”):

2.1. New Cardholders may receive the following Gift(s), depending on their Qualifying Spend:

Qualifying Spend	Gift for New cardholders
First SGD500	Choice of either: <ul style="list-style-type: none"> • Samsonite VOYA Spinner 68cm Exp Scale (worth SGD680); OR • SGD200 cashback
Next SGD500	SGD100 cashback
Total with SGD1,000 Qualifying Spend	Choice of either: <ul style="list-style-type: none"> • Samsonite VOYA Spinner 68cm Exp Scale (worth SGD680) and SGD100 cashback; OR • SGD300 cashback

2.2. Existing Cardholders will receive SGD50 cashback, if they meet the Qualifying Spend:

Qualifying Spend	Gift Existing cardholders
SGD500	SGD50 cashback

3. For the purpose of this promotion:

3.1. “**New Cardholders**” are defined as customers who are currently not holding on to a Principal HSBC Credit Card and have not cancelled any HSBC Credit Card within the last 12 months prior to the approval of the new Card application under this Promotion. In this regard, cancellation can be initiated by the Eligible Customer or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Customer has been found inactive in terms of usage of any HSBC credit card within last 12 months.

3.2. “**Existing Cardholders**” are defined as customers whose most recent Principal HSBC Credit Card was issued more than 12 months ago and who have not cancelled any HSBC Credit Card within the past 12 months. In this regard, cancellation can be initiated by the Eligible Customer or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Customer has been found inactive in terms of usage of any HSBC credit card within last 12 months.

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

3.4. 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.

3.5. “Qualifying Transactions” refer to posted retail purchases (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):

- a. Foreign exchange transactions (including but not limited to Forex.com);
- b. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler’s checks, gaming related transactions, lottery tickets and gambling);
- c. 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);
- d. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- e. Top-ups, money transfers or purchase of credits of prepaid cards/ vouchers, stored-value cards or ewallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- f. Any AXS and ATM transactions;
- g. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
- h. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- i. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
- j. Any unposted, cancelled, disputed and refunded transactions; and
- k. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant’s acquiring bank.

3.5.1. For the avoidance of doubt, transactions made at merchants with the following MCCs will be excluded from the Qualifying Spend. The following list of MCCs may be updated by HSBC from time to time without prior notice.

No.	Excluded MCC	Description
1	4829	Money Transfer
2	6010	Financial Institutions – Manual Cash Disbursements
3	6011	Financial Institutions – Automated Cash Disbursements
4	6012	Financial Institutions – Merchandise, Services, and Debt Repayment

5	6050	Quasi Cash—Customer Financial Institution
6	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
7	6211	Security Brokers / Dealers
8	6529	Remote Stored Value Load - Member
9	6530	Remote Stored Value Load - Merchant
10	6532	PSP-Member-Payment Transaction
11	6533	PSP-Merchant-Payment Transaction
12	6534	Money Transfer Member
13	6536	Moneysend - Intracountry
14	6537	Moneysend - Intercountry
15	6538	Moneysend Funding
16	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
17	6555	Mastercard Imitated Rebate
18	7299	Other Services—Not Elsewhere Classified
19	7399	Business Services (Not Elsewhere Classified)
20	7511	Quasi Cash – Truck Stop Trxns
21	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
22	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
23	9211	Court Costs, Including Alimony and Child Support
24	9222	Fines
25	9223	Bail and Bond Payments
26	9754	Gambling-Horse Racing Dog Racing State Lotteries

3.5.2. In determining the applicable Qualifying Transactions:

- a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' 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 results in the total amount spent during the Qualifying Spend Period falling short of the Qualifying Spend, the Eligible Customer 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. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.

3.6. "Qualifying Spend Period" and "Qualifying Instalment Plan Period" and "Notification Date" are set out in the table below:

Card Account Opening Date	Qualifying Spend Period / Qualifying Instalment Plan Period	Notification Date
1 – 30 November 2025	1 November 2025 – 31 December 2025	By the last week of February 2026
1 – 31 December 2025	1 December 2025 – 31 January 2026	By the last week of March 2026
1 – 31 January 2026	1 January 2026 – 28 February 2026	By the last week of April 2026
1 – 28 February 2025	1 February 2025 – 31 March 2026	By the last week of May 2026
1 – 31 March 2026	1 March 2026 – 30 April 2026	By the last week of June 2026
1 – 14 April 2025	1 April 2026 – 31 May 2026	By the last week of July 2026

- 3.6.1. For the Samsonite VOYA Spinner 68cm Exp Scale, qualified Eligible Customers will be notified via SMS with the redemption details (including redemption code, period and location) ("SMS") will be sent to the qualified Eligible Customer's valid mobile phone number (based on HSBC's records) by the Notification Date, as set out in the table under Clause 3.6, after HSBC determines in its discretion that the criteria under Clause 1.3 in this Promotion have been met, barring any unforeseen technical delays. Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.
- 3.6.2. Any SMS that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
4. The Samsonite VOYA Spinner 68cm Exp Scale is available in two colours (Burgundy and Gunmetal), subject to availability at the point of redemption.
 5. The relevant cashback will be credited into the qualified Eligible Customer's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 3.6), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.
 6. The cashback 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.
 7. Each qualified Eligible Customer is limited to a maximum of one Gift, regardless of the number of Cards applied for. In the event that the qualifying Eligible Customer holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such qualifying Eligible Customer is eligible to receive the Gift under this Promotion.
 8. The Gifts are not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
 9. 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 in which the Gifts are awarded 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 and/or credited to the qualified Eligible Customer or the qualified Eligible Customer voluntarily cancels or terminates the card within 12 months from the card opened date, HSBC reserves the right to forfeit or recover equivalent value of the whole or any part of the Gift at its sole discretion.

10. HSBC reserves the right to determine at our discretion whether an Eligible Customer(s) has met all the requirements of this Promotion.
11. Use of the Gift is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Promotion and will not accept any liability in relation thereto.
12. The Promotion is not valid in conjunction with other credit card sign-up promotions. In other words, the same customer cannot receive both the Gift(s) under this Promotion, and any other welcome gift(s) from other promotions.
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. 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.
2. 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.
3. Our records in respect of the Promotion shall be conclusive and binding on you.
4. 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:

- 4.1. reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - 4.2. 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;
 - 4.3. 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
 - 4.4. otherwise protect our legitimate interests.
5. The updates include amendments to:
- 5.1. the Promotional Period;
 - 5.2. the eligibility criteria for the Promotion;
 - 5.3. the promotional rate or discount;
 - 5.4. the type of Reward or Gift;
 - 5.5. the redemption period or criteria for a Reward or Gift;
 - 5.6. the limit to the number of Rewards or Gifts available for redemption under the Promotion;
 - 5.7. the validity period of a Reward or Gift; and/or
 - 5.8. the merchant(s) providing the 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.

6. 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.
7. 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.

Effective 1 January 2026