



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

(Commences on 1 February 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 February 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 customers who do not hold a Principal HSBC Premier Mastercard Credit Card and have not cancelled any Principal HSBC Premier Mastercard Credit Card within the last 12 months prior to the approval of the new Card application under this Promotion (collectively referred to as "**Eligible Customers**" and each, an "**Eligible Customer**"). 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.
2. Eligible Customers must fulfil the following criteria below to be eligible to receive the Gift (as defined in Clause 3):
 - 2.1. Apply for a new HSBC Premier Mastercard Credit Card within the Promotion Period and have the card approved by 14 April 2026;
 - 2.2. 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;
 - 2.3. Pay an annual fee of SGD708.50 (inclusive of GST). The annual fee is waived for customers who fulfil both criteria below ("**Premier Qualified**" customers):
 - 2.3.1. having a Premier relationship with HSBC; and
 - 2.3.2. maintaining a Total Relationship Balance ("**TRB**") of at least SGD200,000 (or in foreign currency equivalent).
 - 2.4. Charge a minimum of SGD5,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month ("**Qualifying Spend Period**") to receive the Gift.

3. Depending on the Eligible Customer's premier qualifying status, the Eligible Customer may be awarded one of the following welcome gift ("Gift"). By way of illustration:

| Premier qualifying status | Criteria | Gift |
|--------------------------------|--|--|
| Premier Qualified customer | <ul style="list-style-type: none"> Be a Premier Qualified customer (as defined in Clause 2.3) Charge a minimum of SGD5,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month Annual fee of SGD708.50 (inclusive of GST) is waived for Premier Qualified customers | <p>Up to 88,000 KrisFlyer miles (264,000 Reward Points)</p> <ul style="list-style-type: none"> 76,500 KrisFlyer miles (229,500 Reward Points) as welcome gift + 11,500 KrisFlyer miles (34,500 Reward Points) from minimum spend of SGD5,000¹ |
| Non-Premier Qualified customer | <ul style="list-style-type: none"> Charge a minimum of SGD5,000 in Qualifying Transactions from Card Account Opening Date to the end of the following month Pay annual fee of SGD708.50 (inclusive of GST) | <p>Up to 40,000 KrisFlyer miles (120,000 Reward Points)</p> <ul style="list-style-type: none"> 28,500 KrisFlyer miles (85,500 Reward Points) as welcome gift + 11,500 KrisFlyer miles (34,500 Reward Points) from minimum spend of SGD5,000¹ |

¹Miles earned are based on 2.3 KrisFlyer miles per dollar on foreign currency spend. 2.3 KrisFlyer miles per dollar on foreign currency spend is for a limited time only. For more details on the promotion, click [here](#) for the full terms and conditions.

²The miles calculated in the table above are based on the redemption rate of 30,000 HSBC Reward points to 10,000 KrisFlyer miles. Visit [our full list](#) of airlines and hotel partners' programmes' redemption rate.

4. For the purpose of this promotion:
- 4.1. "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.
- 4.2. 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.
- 4.3. "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 skill.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;
- 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.

4.3.1 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 is non-exhaustive and may be updated by HSBC from time to time without prior notice.

| No. | Excluded Merchant Category Code (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 |

4.3.2 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.

4.4. "Qualifying Spend Period" is set out in the table below:

| Card Account Opening Date | Qualifying Spend Period |
|---------------------------|---------------------------------|
| 1 – 28 February 2026 | 1 February 2026 – 31 March 2026 |
| 1 – 31 March 2026 | 1 March 2026 – 30 April 2026 |
| 1 – 14 April 2026 | 1 April 2026 – 31 May 2026 |

5. Subject to HSBC's reasonable efforts, all awarded miles will be awarded to Eligible Customers in the form of HSBC Reward points within 120 days from the Card account opening date. Qualifying Eligible Customers will be notified in their Credit Card statement by 31 August 2026, after HSBC determines in its discretion that the relevant criteria under this Promotion have been met, subject to HSBC's reasonable efforts. Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.

6. For the avoidance of doubt, the terms set out in this clause apply only to customers who are subject to the annual fee as set out in clause 2.3. This clause does not apply to qualified Premier customers, who are exempted from the annual fee. A customer who is required to pay the annual fee but does not make payment, whether due to non-payment or waiver, will not be eligible for the Gift. HSBC reserves the right to:
 - 6.1. debit that customer's account for any HSBC Rewards Points awarded to him/her in connection with the Gift, or
 - 6.2. charge that customer for the equivalent value of any Gift awarded, as determined by HSBC in its discretion.
7. The Gift(s) 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.
8. 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 and/or credited to the qualified Eligible Customer or the qualified Eligible Customer voluntarily cancels or terminates the card within 12 months from the date the Card was opened, HSBC reserves the right to forfeit or recover equivalent value of the whole or any part of the Gift at its sole discretion.
9. HSBC reserves the right to determine at our discretion whether an Eligible Customer(s) has met all the requirements of this Promotion.
10. The Promotion is not valid in conjunction with other Premier Mastercard sign-up promotions.
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. 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 February 2026