

**Terms and Conditions for the HSBC Credit Card Sign-Up Promotion  
from 16 January 2025 to 31 March 2025**

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**General**

1. This promotion is referred to as the HSBC 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 Principal HSBC Advance Credit Card or HSBC Live+ Credit Card or HSBC Revolution Credit Card (each, a “**Card**”).
2. To participate in this Promotion and be eligible for the Gift(s) (as defined below):
  - a. applicants must submit their Principal Card application between 16 January 2025 to 31 March 2025, both dates inclusive, or such other dates as determined by HSBC at its discretion (the “**Promotion Period**”);
  - b. applicants must, at the time of submitting their Principal Card application, provide to HSBC their consent to receive marketing and promotional materials from the HSBC group via mobile messages, emails, post and calls.

Where all the criteria in 2(a) to 2(b) are met, applicants 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 an Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to vary, delete or add to any of these terms and conditions, or withdraw or alter the Promotion at any time. Where the amendment, variation or supplement is unfavourable to you, HSBC will only amend, vary, or supplement the terms of this Promotion where HSBC, acting reasonably, determine that such amendments, variations, or supplements are reasonably necessary to:
  - a. reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
  - b. give effect to regulatory change, recommendation or guidance, or applicable law;
  - c. reflect changes to industry or market conditions or practice;
  - d. align with standards or expectations including in respect of the banking practices or environmental, social and governance practices; or
  - e. otherwise protect our legitimate interests.
5. The Gifts are not exchangeable for cash, rewards points, 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.
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 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 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 principal Card, Qualifying Transactions made by the principal 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.

7. All information is accurate at the time of publishing or posting online.

8. For the purpose of this Promotion:

**“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.

**“Qualifying Transactions”** shall mean 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. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- d. 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);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- g. 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);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
- m. Payments to educational institutions;
- n. Payments to hospitals;
- o. Payments on utilities (Electric, Gas, Water, and Sanitary);
- p. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);

- q. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- r. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- s. Any unposted, cancelled, disputed and refunded transactions; and
- t. 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.

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 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 Merchant Category Code (MCC)	Description
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	Clean/Maint/Janitorial Serv
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

**Mechanics**

9. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a “Qualified Cardholder”) to be entitled to the following gifts (“Gift”) for each relevant offer (“Offer”):

**Offer:** (A) Samsonite ZELTUS 69cm Spinner Exp with built-in scale or SGD200 cashback; or  
(B) SGD50 cashback

**Gift A: Samsonite ZELTUS 69cm Spinner Exp with built-in scale or SGD200 cashback**

Eligible Applicant that meets either one of the criteria below will be entitled to either (i) a Samsonite ZELTUS 69cm Spinner Exp with built-in scale worth SGD680 or (ii) SGD200 cashback:

- (A) Eligible Applicant shall be entitled to Gift A if the Eligible Applicant:

- a. does not hold any existing Principal HSBC Credit Card and has not cancelled<sup>2</sup> any Principal HSBC Credit Card within the last 12 months<sup>1</sup> prior to the Card Account Opening Date (each a “**New Cardholder**”);
- b. applies for a new Principal HSBC Advance Credit Card, HSBC Live+ Credit Card or HSBC Revolution Credit Card;
- c. has not revoked his/her consent to receive marketing or promotional materials via mobile messages, emails, post and calls from the HSBC group at the time the Gift is credited to the Eligible Applicant; and
- d. charged a minimum of SGD800 in Qualifying Transactions within the Qualifying Spend Period.

(B) Eligible Applicant shall be entitled to Gift A if the Eligible Applicant:

- a. submit their application for a new Cash Instalment Plan (“**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;
- 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 Applicant; and
- c. the application must be approved by HSBC (in its discretion) within the Qualifying Instalment Plan Period.

**Gift B: SGD50 cashback**

Eligible Applicant shall be entitled to receive SGD50 cashback if the Eligible Applicant:

- a. holds an existing Principal HSBC Credit Card issued more than 12 months<sup>1</sup> and has not cancelled<sup>2</sup> any Principal HSBC Credit Card within the last 12 months<sup>1</sup> prior to the Card Account Opening Date (each an “**Existing Cardholder**”);
- b. applies for a new Principal HSBC Advance Credit Card, HSBC Live+ Credit Card or HSBC Revolution Credit Card;
- c. has not revoked his/her consent to receive marketing or promotional materials via mobile messages, emails, post and calls from the HSBC group at the time the Gift is credited to the Eligible Applicant; and
- d. charged a minimum of SGD800 in Qualifying Transactions within the Qualifying Spend Period.

<sup>1</sup>in each case prior to the approval date of their new Card application under this Promotion.

<sup>2</sup>in each case, cancellation can be initiated by the Eligible Applicant or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Applicant has been found inactive in terms of usage of any HSBC credit card within last 12 months.

For the avoidance of doubt,

- a. if the Eligible Applicant holds a HSBC TravelOne Credit Card and applies for a new HSBC Live+ Credit Card, the customer is considered as an Existing Cardholder.
- b. the Eligible Applicant will be entitled to the following gift(s) if all the qualifying conditions set out in Clause 9 have been met. By way of illustration:

	<b>New Cardholder</b>	<b>Existing Cardholder</b>
<b>Eligible Card(s)</b>	<ul style="list-style-type: none"> <li>▪ HSBC Advance Card;</li> <li>▪ HSBC Live+ Card; or</li> <li>▪ HSBC Revolution Card</li> </ul>	<ul style="list-style-type: none"> <li>▪ HSBC Advance Card;</li> <li>▪ HSBC Live+ Card; or</li> <li>▪ HSBC Revolution Card</li> </ul>
<b>Gift A</b>	Choice of one gift: <ul style="list-style-type: none"> <li>▪ Samsonite ZELTUS 69cm Spinner Exp with built-in scale worth SGD680; <u>or</u></li> <li>▪ SGD200 cashback</li> </ul>	Not applicable
<b>Gift B</b>	Not applicable	SGD50 cashback
<b>Total</b>	<b>Gift A only</b>	<b>Gift B only</b>

10. For the Samsonite ZELTUS 69cm Spinner Exp, Qualified Cardholder will be notified via SMS with the redemption details (including redemption code, period and location) ("**SMS**") will be sent to the Qualified Cardholder's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 17). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder's billing address (based on HSBC's records). Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.
11. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 17), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
12. Any SMS or redemption letter 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.
13. The Samsonite ZELTUS 69cm Spinner Exp is available in two colours (Wine Red or Latte), subject to availability at the point of redemption.
14. The relevant cashback 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 Notification Date (as set out in Clause 17), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.

15. 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.
16. Each Qualified Cardholder is limited to a maximum of one Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder 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 Cardholder is eligible to receive the Gift under this Promotion.

**Qualifying Spend Period / Qualifying Instalment Plan Period and Notification Date**

17. The Qualifying Spend Period / Qualifying Instalment Plan Period and Notification Date(s) as set out below:

<b>Card Account Opening Date</b>	<b>Qualifying Spend Period / Qualifying Instalment Plan Period</b>	<b>Notification Date</b>
16 – 31 January 2025	16 January 2025 – 28 February 2025	By the last week of April 2025
1 – 28 February 2025	1 February 2025 – 31 March 2025	By the last week of May 2025
1 – 31 March 2025	1 March 2025 – 30 April 2025	By the last week of June 2025
1 – 14 April 2025	1 April 2025 – 31 May 2025	By the last week of July 2025

18. 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 Cardholder Cardholder or the Qualified Cardholder 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.

Effective 16 January 2025