



Terms and Conditions governing the HSBC Revolution Credit Card 10X Reward Points Programme

1. The HSBC Revolution Credit Card 10X Reward points Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to all HSBC customers who hold a valid HSBC Revolution Credit Card ("Card") issued by HSBC (each, a "Cardholder").
2. The Programme period starts from 1 August 2020 until terminated by HSBC.
3. For the purposes of calculating the Reward points which the Cardholder is entitled to under the Programme, the following shall apply:
 - i. Qualifying Transactions made with the primary and supplementary Card(s) will be combined and consolidated under the primary Card account ("Account").
4. "Qualifying Transactions" refers 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):
 - 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, SKRskrill.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 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);
 - Any AXS and ATM transactions;
 - Tax payments (except HSBC Tax Payment Facility);
 - 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 to educational institutions;
 - Payments on utilities (Electric, Gas, Water, and Sanitary);
 - The monthly instalment amounts under the HSBC Spend Instalment;
 - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - The monthly instalment amounts under the HSBC 0% Card Instalment Plans, HSBC PayLater Instalment Plans and HSBC Spend Instalment;
 - Any unposted, cancelled, disputed and refunded transactions;and such other categories of transactions which HSBC may exclude from time to time.
5. "Selected Online Transactions" refers to Qualifying Transactions made via the internet and processed by the respective merchants/merchant's acquiring bank as an online transaction type through the Visa Worldwide networks, including credential-on-file payments when the Cardholder stores the Card information with a merchant or payment facilitator to make future purchases. HSBC determines whether a transaction is a Selected Online Transaction based on system indicators which are determined by the merchants and the merchant's acquiring bank.
6. "Selected Contactless Payments" refers to Qualifying Transactions made via Visa contactless through a contactless terminal mode which includes Visa payWave, Apple Pay and Google Pay.

7. "Eligible Transactions" refers to Selected Online Transactions and Selected Contactless Payments that fall within any one of the following Merchant Category Codes (MCC):

| Category | Merchant Category Codes (MCC) |
|--|--|
| Travel related such as Airlines, Car Rental, Lodging, Cruise Lines and Travel Agencies | 3000 to 3350, 3351 to 3500, 3501 to 3999, 4411, 4511 |
| Department Stores and Retail Stores | 4816, 5045, 5262, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732 to 5735, 5912, 5942, 5944 to 5949, 5964 to 5970, 5992, 5999 |
| Supermarkets, Dining and Food Delivery | 5411*, 5441, 5462, 5499*, 5811, 5812, 5813, 5814* *With effect from 1 May 2024, Merchant Category Codes (MCC) 5814 (Fast Food), 5411 (Grocery Stores/Supermarkets) and 5499 (Misc Food Stores – Default) will no longer be rewarded 9X Bonus Reward points. You will continue to earn 1X Base Reward point on all qualifying transactions in these 3 MCCs. |
| Others such as Transportation and Membership Clubs | 4121, 7997 |

Each Merchant Category Code ("MCC") represents the main business activity of a merchant and is determined by the business classification of that merchant outlet which in turn is determined by that merchant's acquiring bank and not HSBC.

8. Cardholders are entitled to earn 10X Reward points for every SGD1 charged on Eligible Transactions. The 10X Reward points will be awarded as follows:
- 1 Reward point ("Base Points") for every SGD1 of the Eligible Transaction; and
 - 9 Reward points ("Bonus Points") for every SGD1 of the Eligible Transaction.

Reward points shall be calculated based on the total amount of Eligible Transaction posted into HSBC's credit card system within each qualifying calendar month, rounded down to the nearest SGD1. Bonus Points are subject to a cap of 9,000 Bonus Points per calendar month, while Base Points are not subject to any cap.

9. Cardholders are entitled to earn 1 Reward points for every SGD1 charged on all other Qualifying Transactions that are not Eligible Transactions.

Illustration:

| Transactions within a single calendar month | Reward points eligible based on transaction | Transaction amount | Base Points earned | Bonus Points earned |
|---|---|--------------------|-----------------------------|-------------------------------|
| Airline ticket (Online) | 10X | SGD900 | 900 x 1 = 900 Reward points | 900 x 9 = 8,100 Reward points |
| Food delivery (Online) | 10X | SGD250 | 250 x 1 = 250 Reward points | 250 x 9 = 2,250 Reward points |
| Department stores (Contactless Payment) | 10X | SGD350 | 350 x 1 = 350 Reward points | 350 x 9 = 3,150 Reward points |
| Restaurant dining (Non-Contactless Payment) | 1X | SGD200 | 200 x 1 = 200 Reward points | NIL |
| HSBC 0% Card Instalment Plans (IPP) | 1X | SGD1000 | NIL | NIL |
| Total | | | 1,700 Reward points | 9,000 Reward points* |

* Bonus Points are capped at 9,000 Reward points per calendar month even though the total Bonus Points would otherwise amount to 13,500 Reward points.



10. For the purpose of crediting the Reward points, the Base Points will be computed and credited into the Account based on the Cardholder's statement cycle. The Bonus Points will be credited into the Account by the last day of the following calendar month and will be reflected in the Cardholder's statement no later than the last day of the second calendar month from the date of the relevant Eligible Transaction. HSBC accepts no liability for any late submission of the purchases by merchants.
11. In the event that any Eligible Transaction and/or Qualifying Transaction is voided, cancelled, disputed and/or reversed, any Reward points (including the Bonus Points) awarded will be cancelled ("Cancelled Points") and reversed. In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge their equivalent cash value to the Account. The cash value of each Reward point shall be equivalent to the dollar amount required to purchase such Reward point under the HSBC's Reward Programme.
12. The Reward points awarded to any given Account cannot be transferred to another Card / Account.
13. The calculation, use and redemption of the Reward points are subject to the HSBC's Reward terms and conditions which are available at www.hsbc.com.sg/rewards.
14. Only Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at the time of crediting the Reward points will be eligible for the Programme. In the event that the relevant Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Reward points are credited into the said Account, HSBC reserves the right to forfeit the Reward points.
15. HSBC reserves the right to cancel and void any Reward points awarded to an Account at any time if it determines that the relevant Cardholder has not fulfilled the terms and conditions of the Programme.
16. HSBC reserves the right to revise any of these terms and conditions or withdraw or alter any part of this Promotion.
17. All information is correct at the time of publishing or posting online.