



HSBC's Rewards Programme - Terms and Conditions

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(A) Eligibility

1. HSBC's Rewards Programme ("Programme") is open to all primary cardholders ("**Cardholders**") holding valid HSBC Visa and Mastercard credit cards, except HSBC Advance credit cards ("**Cards**" or "**HSBC Cards**") issued by HSBC Bank (Singapore) Limited ("**HSBC**" or "**Bank**").
2. A Cardholder's participation in the Programme is subject to a Card account being (in HSBC's sole determination) in good standing during the Programme and at the time of fulfilment. Amongst others, Reward Points will be forfeited for cards with status of blocked, delinquent and/or fraud.
3. Corporate/Company Cardholders and supplementary cardholders are not eligible to participate in the Programme. Amounts charged by a supplementary cardholder to the card will be consolidated under the Card account of the corresponding Cardholder for the purposes of the Programme.
4. For co-brand and affinity Cardholders, participation in the Programme is subject to the terms and conditions of their respective Cardholder agreements.
5. If a Cardholder voluntarily terminates his Card account or has his Card account terminated by HSBC, at any time for any reason, both the primary and supplementary cardholders will be disqualified from participating in the Programme. On termination of a Card account, any unutilised Reward Points shall be automatically cancelled and no longer be available for redemption by the Cardholder. The unutilised Reward Points shall not be transferable to any other card account of the Cardholder.
6. If a supplementary cardholder's account is terminated at any time for any reason, the Cardholder can continue to participate in the Programme unless HSBC determines otherwise.
7. Notwithstanding any matters stated in these terms and conditions, HSBC shall have the absolute discretion to determine the Card accounts eligible to participate in the Programme and shall be entitled to disqualify any Card account and/or Cardholder from participating in the Programme without subscribing any reasons therefor.

(B) Issuance of Points

1. Each Cardholder who holds a Singapore dollar denominated Card will earn one Reward Point ("**Point**") for every S\$1 charged to his HSBC Card on Qualifying Transactions made locally and overseas.
2. Each Cardholder who holds a US dollar denominated Card will earn one Point for every US\$0.70 charged to his HSBC Card on Qualifying Transactions made locally and overseas.
3. The earn rate for Points may be accelerated in accordance with the terms and conditions specific to certain Cards. Cardholders should refer to the Card specific terms and conditions for details on the accelerated earn rate for Points (as they may be applicable from time to time).
4. The following definitions apply to the Programme:

"Qualifying Transactions" shall mean posted retail purchases (including but not limited to HSBC Spend Instalment, where 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, SKR skill.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 (including AXS Pay+Earn) 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;
- 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;
- Any unposted, cancelled, disputed and refunded transactions,
- With effect from 8th January 2024, monthly instalment amounts under the HSBC 0% Card Instalment Plans and HSBC PayLater Instalment Plans will not be eligible to earn Reward Points.
- Selected Merchant Category Codes (MCCs) only for HSBC TravelOne Credit Card ("TravelOne")
 - 4829 – Money Transfer
 - 4900 – Utilities – Electric, Gas, Water and Sanitary
 - 5199 – Nondurable Good
 - 5960 – Direct Marketing – Insurance Services
 - 6010 – Financial Institutions – Manual Cash Disbursements
 - 6011 – Financial Institutions – Automated Cash Disbursements
 - 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
 - 6050 – Quasi Cash—Customer Financial Institution
 - 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
 - 6211 – Security Brokers / Dealers
 - 6300 – Insurance Sales, Underwriting, and Premiums
 - 6513 – Real Estate Agents & Managers - Rentals
 - 6529 – Remote Stored Value Load - Member
 - 6530 – Remote Stored Value Load - Merchant
 - 6532 – PSP-Member-Payment Transaction
 - 6533 – PSP-Merchant-Payment Transaction
 - 6534 – Money Transfer Member
 - 6536 – Moneysend - Intracountry
 - 6537 – Moneysend - Intercountry
 - 6538 – Moneysend Funding
 - 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load
 - 6555 – Mastercard Imitated Rebate
 - 7299 – Other Services—Not Elsewhere Classified



- 7349 – CLEAN/MAINT/JANITORIAL SERV
- 7511 – Quasi Cash – Truck Stop Trxns
- 7523 – Automobile Parking Lots and Garages
- 7801 – Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
- 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
- 8062 – Hospitals
- 8211 – Elementary and Secondary Schools
- 8220 – Colleges, Universities, Professional Schools, and Junior Colleges
- 8241 – Correspondence Schools
- 8244 – Business and Secretarial Schools
- 8249 – Vocational and Trade Schools
- 8299 – Schools and Educational Services (Not Elsewhere Classified)
- 8398 – Charitable Social Service Organizations
- 8651 – Political Organizations
- 8661 – Religious Organizations
- 8999 – Professional Services (Not Elsewhere Classified)
- 9211 – Court Costs, Including Alimony and Child Support
- 9222 – Fines
- 9223 – Bail and Bond Payments
- 9311 – Tax Payments
- 9399 – Government Services (Not Elsewhere Classified)
- 9402 – Postal Services – Government Only
- 9405 – Intra-Government Purchases – Government Only
- 9754 – Gambling-Horse Racing Dog Racing State Lotteries

and such other categories of transactions which HSBC may exclude from time to time.

5. The number of Points awarded to and redeemed by a Cardholder will be reflected in the Cardholder's Card account statement, and such number may be corrected or revised by HSBC at any time to correct any computational or recording errors.
6. Where any charge posted to a Card account is reversed or is found to be (in HSBC's opinion) in respect of or related to a corporate or business transaction (whether in whole or in part), the Points awarded in respect of such transaction will be cancelled ("Cancelled Points"). In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge the equivalent cash value of the redemption to the Card account. The cash value of each Point shall be equivalent to the dollar amount required to purchase such Point under the Programme.
7. Only Cardholders whose Card accounts are valid and in good standing (as determined by HSBC) will be eligible to use their Points to make redemptions under the Programme.
8. The validity period for the Points awarded is as follows:
 - All Points shall expire at the end of a 37 month period which shall commence from the month subsequent to the month in which such Points were awarded. The following table illustrates the validity period for such Points:

Points Earned in the Period of	Expiry Date
1 - 31 August 2023	30 September 2026
1 - 30 September 2023	31 October 2026
1 - 31 October 2023	30 November 2026

Points are not transferable to any other person or any other credit card.

(C) Redemption of Points



1. All redemptions are subject to the accumulation of sufficient Points and final acceptance by HSBC. Redemptions will be cancelled automatically in the event of insufficient Points.
2. Redemptions made under the Programme will be sent to Cardholders via mail in the form of a pressure sealed voucher ("**Voucher**"). The Voucher will be sent to the Cardholder's mailing address (as per the Bank's records) within seven working days.
3. Cardholders must present the original Voucher at the participating merchants' outlets and are required to sign on the Voucher to make the redemption. The Voucher must be presented prior to making payment or quoted when making reservations.
4. Cardholders may transfer their Voucher to third parties but must first complete the transfer authorization on the Voucher with their credit card number and signature. This shall be binding as an authorisation.
5. Vouchers are only delivered via normal mail to local and overseas address. Courier services are not available.
6. Once a redemption has been accepted by HSBC, it cannot be cancelled or exchanged by the Cardholder. There will be no replacement of lost, defaced, torn, damaged or stolen Voucher(s).
7. All Vouchers issued by HSBC are valid for three months from the date of issue, unless otherwise specified. No request for extension of the validity of the Voucher will be entertained.
8. A Voucher is not to be used in conjunction with other VIP/membership privileges, promotions or discounts and cannot be used to purchase gift vouchers of the respective merchants unless otherwise specified. Use of a Voucher will be subject to the terms and conditions of the respective merchants.
9. All Vouchers redeemable at dining establishments are valid for dine-in only and must be presented prior to ordering, unless otherwise specified.
10. There is no minimum purchase required for the use of the Voucher unless otherwise stated. Any unused value of a Voucher will not be refunded. Multiple Vouchers may be used unless otherwise specified.
11. Charges exceeding the value stated on the Voucher must be settled using HSBC credit cards.
12. All Vouchers that have been redeemed by the Cardholders are not refundable and shall not be exchangeable for cash, Points or another Rewards item.
13. Rewards items featured in the Programme catalogue are available from the 1st of August in a relevant year to the 31st of July in the following year, and are only available while stocks last. Replacement of Rewards items will be solely at the discretion of HSBC and may be made without notice.
14. Redemption of Points for the payment of the annual fee on a Card must be made one month before the annual fee is billed or during the actual annual fee billing month. Details of a successful redemption will be reflected in the Cardholder's next Card account statement.
15. HSBC's credit card travel insurance and related benefits will not apply to travel packages purchased using only travel vouchers redeemed under the Programme.

For HSBC TravelOne Cardholders

16. For TravelOne Cardholders, redemption of Points are only available for airline miles ("**Airmiles**"), hotel membership points ("**Hotel Points**") and tree planting redemption for the One Tree Planted programme – an environmental charity that supports reforestation around the world ("**OTP**").
17. Airmiles and Hotel Points redemptions are managed and processed by Kaligo Exchange Pte Ltd (trading as Ascenda) ("**Ascenda**").
18. OTP redemptions are processed by Percent Ltd.
19. Redemption of Points for TravelOne Card can only be performed on the HSBC Singapore Mobile App.
20. Details on the number of Points required for redemption for Airmiles, Hotel Points and OTP are available on the HSBC Singapore Mobile App.
21. For TravelOne Cardholders, redemption of most Airmiles and Hotel Points to Cardholder's membership number will be completed within one working day (except Club Vistara and Hainan Airlines Fortune Wings Club which will be



completed within five working days, and JAL Mileage Bank which will be completed within ten working days) from the day the Cardholder submits the redemption details in the HSBC Singapore Mobile App.

22. Redemption for OTP will be completed within the following month from the day the Cardholder submits the redemption request in the HSBC Singapore Mobile App, i.e. if a Cardholder submits the redemption for OTP on any day in January, the OTP redemption will be completed by February.
23. For new TravelOne Cards and/or replacement TravelOne Cards only (in the event the Card is lost or stolen), the display of Points information and/or redemption of Points through the HSBC Singapore Mobile App will only be available up to two (2) working days after the relevant Card number is issued.
24. For every transaction made using the TravelOne Card, the details of Points earned will be made available through the HSBC Singapore Mobile App up to four (4) working days after transaction is posted.

(D) Pay with Points Programme

1. The Pay with Points service is open to all primary cardholders holding valid HSBC Visa and Mastercard credit cards, except HSBC TravelOne credit cards, HSBC Advance credit cards and HSBC US dollar credit cards ("**Relevant Cards**") and such cardholders, "**Relevant Cardholders**")
2. The Pay with Points service allows Relevant Cardholders to redeem their available Points via the HSBC Singapore Mobile App for statement credits which can be used to offset any outstanding payments due on a Relevant Card or to settle payment for future purchases made with a Relevant Card ("**Statement Credits**"). The Statement Credits cannot be exchanged for cash.
3. To make use of the Pay with Points service, a Cardholder must be enrolled for the HSBC Singapore Mobile App.
4. All redemptions are subject to the accumulation of sufficient Points and final acceptance by HSBC. Redemptions will not be processed in the event of insufficient Points.
5. Each redemption of Statement Credits is subject to a minimum amount of S\$10 and shall be rounded to the nearest whole dollar thereafter. Please refer to www.hsbc.com.sg/rewards for details of the conversion rate for Points to Statement Credits. HSBC may revise this conversion rate from time to time at its discretion.
6. If the redemption is successful, the relevant Statement Credits will be credited to the Relevant Cardholder's Relevant Card account within 1-2 working days from the date of redemption.
7. Once a redemption has been accepted by HSBC, it cannot be cancelled or reversed by the Relevant Cardholder.

(E) Mileage Programme

1. Only Cardholders who are eligible for the Programme are eligible for the Bank's mileage programme ("**Mileage Programme**"). To participate in the Mileage Programme, Cardholders must first enroll or already be enrolled with a participating airline's frequent flyer programme. They must also complete and return the Mileage Programme enrolment form to HSBC which can be found at <https://forms.hsbc.com.sg/forms/mileage-programme-registration/>. All TravelOne Cardholders are automatically enrolled to the Mileage Programme.
2. Under the Mileage Programme, an annual fee is payable by every Cardholder. For the exact fee amount payable by the relevant cardholder, please refer to: <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/retail-banking-wealth-management-bank-tariffs.pdf>.
3. After successful enrolment, the Mileage Programme annual fee will be automatically debited on an annual basis from the Cardholders' Card account when due and once debited, is not refundable. Cardholders who wish to utilise their Points toward payment of the Mileage Programme annual fee must redeem their Points within six (6) calendar months from the date the Mileage Programme annual fee is charged, in accordance with the prevailing conditions for redemption under the Programme.
4. Cancellation of the Mileage Programme enrolment must be done by a Cardholder one month prior to the due date of the Mileage Programme annual fee, failing which such annual fee will be automatically debited from the Cardholders' account. This clause will not be applicable to TravelOne Cardholders.



5. Only enrolled Cardholders whose Card accounts are valid and in good standing will be able to transfer their Points to a participating airline's frequent flyer programme account.
6. Cardholders must transfer their Points in blocks of 25,000 Points from their account(s) each time a transfer is made to any participating airline's frequent flyer programme. For TravelOne Cardholders only, any further points after the initial 25,000 Points redemption will be redeemed at the rate of 5 Points to 2 Airmiles/Hotel Points.
7. Points must be transferred from the Cardholder's account into their own personal frequent flyer programme account with a participating airline. For cases of mis-matched names or incorrect points transfer, customer is to contact HSBC directly. Once the redemption has been accepted by HSBC, it cannot be cancelled, reversed or transferred to another participating airline's frequent flyer programme account.
8. Points must be transferred to a participating airline's frequent flyer programme account prior to their expiry date as notified by HSBC from time to time.
9. HSBC's credit card travel insurance and related benefits will not apply to flight award tickets issued under a participating airline's frequent flyer programme where the airline miles utilised for the flight award ticket are generated from the transfer of Points to the participating airline's frequent flyer programme.
10. Approximately three weeks is required to process the transfer of miles from a Cardholder's account to the Cardholder's personal frequent flyer account. Strictly no urgent requests for transfers or cancellation will be entertained. This clause will not be applicable to TravelOne Cardholders.
11. Approximately one working day, unless otherwise indicated in clause 22 under (C) Redemption of Points, is required to process the transfer of Airmiles or Hotel Points from a TravelOne Cardholder's account to the TravelOne Cardholder's personal frequent flyer account or hotel points account. Strictly no urgent requests for transfers or cancellation will be entertained.
12. For TravelOne Cardholders, the Mileage Programme redemption fee will be waived up till 31 January 2025.
13. HSBC is not responsible for any fraudulent or unsuccessful transfer. In the case of an unsuccessful transfer, the Cardholder's Points will be reinstated to the Cardholder's Card account.
14. Cardholders are subject to and must comply with the terms and conditions of the frequent flyer programme(s) of the participating airline(s) in which they are enrolled.
15. All questions or disputes regarding eligibility for enrolment in the Mileage Programme or transferring Points under the Mileage Programme will be decided by HSBC at its discretion.
16. A participating airline may change its programme terms and conditions including regulations, policies, benefits, conditions of participating or mileage levels, in whole or in part at any time with or without notice, even though such changes may affect the value of the mileage already accumulated.
17. Should the participation of any airline in the Mileage Programme be terminated for any reason whatsoever, Cardholders who have not successfully transferred their Points to the participating airline's frequent flyer programme account may use their Points to redeem other items extended by HSBC under this Programme, subject to prevailing terms and conditions.

(F) Reward Points top-up

1. Top-up Points must be purchased in blocks of 1,000 points at S\$8 per block.
2. Redemption of top-up Points must be done via our customer service hotline:
 - 1800-HSBC NOW (4722 669) for all cardholders.
 - 1800-227 8889 for Premier MasterCard cardholders.
3. Cardholders cannot purchase Points without making a redemption of a Rewards item under the Programme. Cardholders are required to redeem their Rewards redemption item/s with the top-up Points at the same time.
4. Top-up Points cannot be used for redemption of air miles under this Programme.
5. Top-up Points will not be applicable for TravelOne Card.



(G) General Conditions

1. HSBC is not a supplier of the Rewards items redeemed with the Vouchers and will not accept any liability in relation thereto.
2. HSBC shall not be responsible for injury, pain, loss or damages suffered by any Cardholder in connection with any of the Rewards items redeemed through the Programme or the participating airline(s) frequent flyer programme(s).
3. Fraud and abuse relating to the earning of Points or redemptions may result in the forfeiture of accrued Points as well as the cancellation of the Cardholder's Cards.
4. Cardholders, who redeem any Rewards item featured in the Programme catalogue, are customers of the vendor providing the Rewards item and shall direct any queries or complaints relating to such Rewards items to the relevant vendor. HSBC shall not in any way be responsible for dealing with such queries or complaints.
5. Without prejudice to any of the Bank's rights and remedies, HSBC is entitled, at any time, in its discretion and without giving any reason or notice, to terminate the Programme or withdraw, cancel or invalidate the availability of any Rewards items and/or withdraw, cancel or invalidate any Points that have been awarded.
6. HSBC is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents. HSBC shall not be responsible for any delay in the transmission to the Bank of evidence of retail purchases by the participating merchants or any other third party.
7. HSBC reserves the right to vary, delete or add to these terms and conditions and the Points required for redemption at any time at its discretion without notice. For the latest details and information regarding TravelOne Card, please select the Redemption option in the HSBC Singapore Mobile App. For the latest details and information for all other Cards, visit www.hsbc.com.sg/rewards.
8. HSBC's decision on all matters relating to the Programme is final and binding on Cardholders.
9. All information is accurate at the time of printing or posting online.
10. These terms and conditions are governed by the law of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.