



Terms and Conditions for the HSBC Visa Platinum Quarterly Cash Rebate Programme

1. This HSBC Visa Platinum Credit Card Quarterly Cash Rebate Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Cardholders (as defined in Clause 3 below) from 1 November 2018 until terminated by HSBC ("Programme Period").
2. The following card is eligible for this Programme: HSBC Visa Platinum credit card (but this shall not include any HSBC US card, HSBC corporate card, and HSBC debit card) ("HSBC Card").
3. This Programme is open to principal HSBC cardholders holding a valid and existing HSBC Card during the Programme Period (each, an "Eligible Cardholder").
4. "Eligible Purchases" refers to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Purchase 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 skrill.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;
 - 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. "Groceries Merchants" refer to all merchants in Singapore that have their main business activities classified as grocery stores and supermarkets (MCC=5411). Please note that the main business activity 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.
6. "Petrol Merchants" refer to Caltex and Shell service stations in Singapore with MCC= 5541 Service Stations. Please note that the main business activity 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.
7. "Dining Merchants" refer to all merchants in Singapore that have their main business activity classified as food and beverage outlets. Excludes hotel dining. Please note that the main business activity 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.
8. "Rebate" shall refer to the cash rebate credited to the Eligible Cardholder's relevant HSBC Card account in accordance with the terms of this Programme which may be used to offset the Eligible Cardholder's future HSBC Card account debits 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.

9. Eligible Cardholders will, subject to eligibility, receive a 5% Rebate on Eligible Purchases made with Groceries Merchants, Petrol Merchants and/or Dining Merchants (each such category of Eligible Purchases, a "Rebate Category").
- a. Subject to Clause 9b below, to be eligible to receive the Rebate, each Eligible Cardholder will need to charge a minimum amount of S\$600 in Eligible Purchases per month for all 3 months in any given Quarter (as defined in Clause 10 below) on his/her HSBC Card, excluding any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.
 - b. If an Eligible Cardholder was issued with a HSBC Card during any Quarter which falls within the Programme Period, the minimum spend requirements set out under Clause 9a above would not apply in respect of that Quarter. To be eligible to receive the Rebate for that Quarter, such Eligible Cardholder will need to charge a minimum amount of S\$1,000 in Eligible Purchases for that Quarter on his/her HSBC Card, excluding any transactions that are subsequently cancelled, voided, disputed or reversed for any reason. For the avoidance of doubt, the minimum spend requirements set out under Clause 9a above would apply in respect of any subsequent Quarters.
 - c. The Rebate will be subject to a maximum cap of S\$250 per Quarter (as defined in Clause 10a below) per HSBC Card account.
 - d. The relevant Rebate will be credited into each Eligible Cardholder's HSBC Card account within two months after the end of each Quarter.
 - e. For the avoidance of doubt, Eligible Purchases which do not fall within any Rebate Category will nevertheless be counted for the purposes of determining whether a given Eligible Cardholder has met the relevant minimum spend requirements under Clause 9a or 9b (as the case may be).

10. General terms and conditions:

- a. All Eligible Purchases made will have to be posted within 21 days from the relevant transaction date into HSBC's credit card systems for purposes of being calculated towards the relevant minimum spend requirements under Clause 9a or 9b (as the case may be). HSBC accepts no liability for any late submission of Eligible Purchases by any merchant or for any reason whatsoever. The relevant qualifying quarters under this Programme ("Quarters") are as follows:

Quarter	Qualifying period per Quarter
1st Quarter	Between 1 January and 31 March, both dates inclusive
2nd Quarter	Between 1 April and 30 June, both dates inclusive
3rd Quarter	Between 1 July and 30 September, both dates inclusive
4th Quarter	Between 1 October and 31 December, both dates inclusive

- b. The Eligible Cardholder's HSBC Card account must be in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Rebate. In the event that the relevant HSBC Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Rebate is credited into the said HSBC Card account, HSBC reserves the right not to credit the Rebate. HSBC reserves the right to revise the terms of this Programme or withdraw the Rebate or this Programme at any time without prior notice.
- c. All information is correct at the time of publishing or posting online.
- d. For the purpose of determining whether an Eligible Cardholder has fulfilled the relevant minimum spend requirements under Clause 9a or 9b (as the case may be), any Eligible Purchases made by the Eligible Cardholder and his/her corresponding supplementary cardholder(s) under the same HSBC Card account will be consolidated under the primary HSBC Card account.
- e. HSBC is not the supplier of the products and/or services provided by the participating merchants involved in this Programme and will not accept any liability in relation thereto.
- f. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.