

## **Terms and Conditions Governing HSBC Everyday Global Debit Card Overseas Spend Promotion January 2019**

1. This Promotion is valid from 1 January – 30 June 2019 (both dates inclusive) or such other date(s) as may be determined by HSBC at its discretion (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who hold a valid Debit Card (as defined below) issued by the Bank in Singapore (“Eligible Customers”).
3. Eligible Customers who spend a minimum of S\$1500 on Eligible Transactions will be eligible to redeem a American Tourister Air Force+ 25 inch Check-in luggage bag (each such luggage bag, a “prize”). Each qualifying Eligible Customer is only entitled to redeem a maximum of one prize under this Promotion, limited to the first 500 qualifying Eligible Customers, regardless of the number or type of Eligible Transactions entered into by such Eligible Customer.
4. “Eligible Transaction” means any successful overseas transaction charged in full payment directly with any Eligible Merchant to the Debit Card using VISA functionality with the transaction date falling within the Promotional Period, provided that the following transactions shall not constitute valid Eligible Transactions for purposes of this Promotion:
  - a. cash withdrawals made overseas; or
  - b. overseas transactions transacted in Singapore dollar currency; or
  - c. transactions using NETS functionality; or
  - d. any Eligible Merchant transaction charged to the Debit Card during the Promotional Period that is subsequently cancelled, voided or reversed.
5. “Debit Card” means an Eligible Customer’s Everyday Global debit card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer’s Everyday Global account for purposes of settlement of debit card transactions and governed by The HSBC Debit Card Cardholder’s Agreement.
6. “Eligible Merchant” means any in-store and online merchants outside of Singapore.
7. The redemption letter will be mailed out to the relevant qualifying Eligible Customers by 31 August 2019 or such other date as may be notified by HSBC.
8. The prize shall be forfeited if the Debit Card account is suspended or terminated during the Promotional Period.
9. HSBC is not the supplier of the products and/or services hereunder and shall not be liable for any loss, damage, expense, claim or costs suffered or incurred by the Eligible Customer or any other person in relation to or in connection with the same in any manner whatsoever.
10. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice.
11. This Promotion is not valid with other offers or promotions unless otherwise stated.
12. 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.