



Terms and Conditions Governing HSBC Advance Credit Card Cash Back Programme

1. The Cash Back programme ("Programme") is only applicable to HSBC Advance credit cards issued in Singapore ("Cards"), and are not applicable to any other HSBC credit / debit cards unless otherwise stated.
2. The Programme period starts from 1 June 2017 until terminated by HSBC ("Programme Period").
3. This Programme is open to primary Cardholders holding a valid and existing Card during the Programme Period (an "Eligible Cardholder").
4. "Eligible Purchases" means retail purchases made locally or overseas (including online transactions), and recurring bill payments. Cash Back will only be awarded to Eligible Purchases. The following transactions are not considered Eligible Purchases and thus will not earn Cash Back or be considered for computation of spend requirement: (a) cash advance; (b) balance transfers; (c) fees and charges (including finance charges, late charges, interest charges, annual fees); (d) tax payments via HSBC tax payment facility; (e) Installment Payment Plan; (f) transactions made on brokerage/securities; (g) transactions made on money payment/transfer websites; (h) transactions relating to money orders, traveller's checks, gaming; (i) AXS or ATM transactions; (j) any pre-paid card top-ups including but not limited to EZ-Link, Transitlink or NETS Flashpay and (k) donations/donations-in-kind (transactions tagged with MCC 8398 - charitable and social organizations) and (l) any other transaction determined by HSBC from time to time. In the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Purchase in the month of purchase. The subsequent instalment amounts under the HSBC Spend Instalment will not qualify as Eligible Purchases.
5. Eligible Purchases made by both primary and supplementary Eligible Cardholders will be consolidated under the primary Card account.
6. "Cash Back" shall refer to the amount credited to the Eligible Cardholder's Card account in accordance with the terms of this Promotion which may be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as balance transfers, tax payments, finance charges, late charges, fees and other outstanding balances.
7. Eligible Cardholders will receive Cash Back as illustrated in the table below.

Total Eligible Purchases in a calendar month	Cash Back awarded to Eligible Cardholders with an HSBC Advance banking Relationship	
	Before 3 June 2019	With effect from 3 June 2019
Above S\$3,571	0%	0.03% ("Bonus Cash back")
Above S\$2,000 up to S\$3,571	3.5%	3.5%
S\$2,000 and below	2.5%	2.5%
Cash Back in a calendar month	Capped at S\$125	Up to S\$125 + Bonus Cash back (0.03% applied on Eligible Purchases above S\$3,571) (rounded up to the nearest cent)

Total Eligible Purchases in a calendar month	Cash Back awarded to Eligible Cardholders without an HSBC Advance banking Relationship	
	Before 3 June 2019	With effect from 3 June 2019
Above S\$2,800	0%	0.03% ("Bonus Cash back")
Above S\$2,000 up to S\$2,800	2.5%	2.5%
S\$2,000 and below	1.5%	1.5%
Cash Back in a calendar month	Capped at S\$70	Up to S\$70 + Bonus Cash back (0.03% applied on Eligible Purchases above S\$2,800) (rounded up to the nearest cent)

Illustrations below:

Scenario 1: Eligible Cardholders with an HSBC Advance banking Relationship with Eligible Purchases of S\$5,000 in a calendar month

	Before 3 June 2019	With effect from 3 June 2019
% of Cash Back awarded	3.5%	3.5% + Bonus Cash back (0.03% applied on Eligible Purchases above S\$3,571)
Monthly Cash Back earned	S\$125 Based on the lower of: (i) [S\$5,000*3.5% =] S\$175 (rounded up to the nearest dollar), or (ii) Cash back cap of S\$125	S\$125.43 Based on: (i) [S\$3,571*3.5% =] <u>S\$125</u> (rounded up to the nearest dollar) + (ii) [(S\$5,000 - S\$3,571 = S\$1,429)*0.03% =] <u>S\$0.43</u> (rounded up to the nearest cent) = (iii) <u>S\$125.43</u>

Scenario 2: Eligible Cardholders without an HSBC Advance banking Relationship with Eligible Purchases of S\$5,000 in a calendar month

	Before 3 June 2019	With effect from 3 June 2019
% of Cash Back awarded	2.5%	2.5% + Bonus Cash back (0.03% applied on Eligible Purchases above S\$2,800)
Monthly Cash Back earned	Based on the lower of: (i) [S\$5,000*2.5% =] <u>S\$125</u> (rounded up to the nearest dollar), or (ii) Cash back cap of S\$70	S\$70.66 Based on: (i) [S\$2,800*2.5% =] <u>S\$70</u> (rounded up to the nearest dollar) + (ii) [(S\$5,000 - S\$2,800 = S\$2,200)*0.03% =] <u>S\$0.66</u> (rounded up to the nearest cent) = (iii) <u>S\$70.66</u>

8. Customers who have signed up for Advance proposition by agreeing to meet any of the listed eligibility requirements laid out on www.hsbcadvance.com.sg and holding a current or savings account with HSBC are considered to be Advance banking relationship customers.
9. The Cash Back computation will be calculated based on an Eligible Cardholder's total Eligible Purchases posted on the last day of each calendar month. The Cash Back rate used for the calculation will be the relevant rate set out in clause 7 and will be determined based on whether the Eligible Cardholder has established an Advance banking relationship on the last day of the calendar month in which the calculation is to be made
10. All Eligible Purchases made will have to be posted into HSBC's credit card systems by the end of each calendar month. HSBC accepts no liability for any late submission of the purchases by merchants.
11. Where any Eligible Purchase posted to the Card account is subsequently voided, refunded, reversed, or is found to be (in HSBC's opinion) in respect of or related to business expenses (whether in whole or in part), the Cash Back awarded in respect of the amount voided, refunded, reversed, or in respect of or related to business expenses will be reversed.
12. The Cash Back will be credited into the Eligible Cardholder's account by the end of the next calendar month.
13. The Eligible Cardholder's account must be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Cash Back. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Back is credited into the said account, HSBC reserves the right not to credit the Cash Back.
14. HSBC reserves the right to revise the terms of this Programme or withdraw the Programme at any time without prior notice.
15. All information is correct at the time of publishing or posting online.