



Terms and Conditions Governing HSBC's Credit Card Referral Programme

1. The HSBC Credit Card Referral Programme (the "Programme") is valid between 1 January 2019 - 31 December 2019, both dates inclusive, ("Promotional Period"), and is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to Referrers (as defined below).
2. HSBC credit cardholders ("Referrer") will receive S\$50 cash back ("cashback") to their HSBC credit card account for every successful referral. The maximum cash back that can be received by a Referrer is capped at S\$250.
3. The referral is considered successful when:
 - a. the person who is being referred by Referrer (the "Referee") submits a primary card application (s) for a HSBC Advance, Revolution or Visa Platinum credit card through a HSBC telesales agent within the Promotional Period; and
 - b. the Referee's primary card (s) application is approved by HSBC by 15 January 2020.
4. To ensure confidentiality of HSBC credit card applicants, HSBC will not be able to disclose the status of the application to anyone other than the applicant.
5. Only Referrers with HSBC accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Promotion Period and at the time of fulfillment will be eligible for the cashback. In the event that the account is closed or terminated or suspended for any reason whatsoever before the time of fulfillment, HSBC reserves the right to forfeit the eligibility of the account at its discretion and the relevant cardholder shall not be entitled to any compensation whatsoever.
6. The cashback will be credited to the successful Referrer's credit card account after HSBC determines at its absolute discretion that the criteria under this Referral Programme have been met. Crediting will be completed within 2 months from the approval of the Referee's application. If a Referrer holds more than 1 credit card account, the cash back will be credited to the account with latest transaction charged.
7. If more than one Referrer refers the same contact and an HSBC credit card account is subsequently approved, the first Referrer who provides the contact details of the Referee (based on HSBC's records) will be entitled to the Gift.
8. Regardless of the number of HSBC credit card accounts applied for by the Referee, the Referrer will only be deemed as having made one successful referral.
9. Referrers will not be entitled to receive the cashback if the Referee:
 - a. is a person who has closed off his/her HSBC credit card account within the last twelve months.
 - b. already holds a HSBC credit card account.
10. The Programme is strictly non-transferable, and is not valid in conjunction with other promotions, privileges and vouchers, unless otherwise specified. For the avoidance of doubt, Referrers who participated in other programs organized by HSBC shall not be eligible to receive the cashback during the Promotional Period unless otherwise specified.
11. Employees of HSBC are not eligible to participate in the Programme
12. The cashback is not refundable or exchangeable for reward points or other reward items from HSBC.

13. HSBC's decision on all matters relating to this Referral Programme, including without limitation on the time of receipt of the referral and application forms by HSBC is final. No correspondence will be entertained.
14. HSBC reserves the right at its discretion to vary, delete or add to any of these terms and conditions of this Referral Programme, change or withdraw the Referral Programme, at any time without giving any reason or prior notice. In case of any dispute, HSBC's decision is final.
15. All information is correct at the time of publishing or posting online.

Frequently Asked Questions for HSBC's Credit Card Referral Programme

1. How does the member-get-member programme works?

HSBC credit cardholders (the "Referrer") can refer their friends to sign up for HSBC credit card(s). For every successful referral, referrer can receive S\$50 cash back ("cashback"), up to S\$250 can be received from this programme.

The referral is considered successful when:

- a. the person who is being referred by Referrer (the "Referee") submits a primary card application(s) for a HSBC Advance, Revolution or Visa Platinum credit card between 1 January 2019 - 31 December 2019 ("Promotional Period"); and
- b. the Referee's primary card(s) application is approved by HSBC Bank (Singapore) Limited (the "Bank") by 15 January 2020.

Referrers will not be entitled to receive the cash back if the Referee is: (a) a person who has closed off his/her HSBC credit card account within the last twelve months. (b) already holds a HSBC credit card account

2. I am a staff, can I participate in this programme?

Employees of HSBC are not eligible for this programme.

3. As referrer, when can I receive the cash back?

Cash back will be credited within 2 months from the approval of the Referee's application to your HSBC credit card account. If Referrer holds more than 1 credit card account, the cash back will be credited to the account with latest transaction charged.

4. My friend has submitted his/ her card application, can I check the status of the card application?

To ensure confidentiality of HSBC credit card applicants, the Bank will not be able to disclose the status of the application to anyone other than the applicant.

5. I do not want cash back, can I get other gift?

The cash back is not refundable or exchangeable for reward points or other reward items from HSBC.

6. I have six friends to refer, how much cash back can I receive?

The maximum cash back that can be received by a Referrer is S\$250.

7. If my friend apply for three cards, would I be able to get more cash back?

Regardless of the number of HSBC credit card accounts applied for, the Referrer will only be deemed as having made one successful referral.

8. **I have intention to close my card, will I still be able to receive the cash back?**
Only Referrers with HSBC accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Promotion Period and at the time of fulfillment will be eligible for the cash back. In the event that the account is closed or terminated or suspended for any reason whatsoever before the time of fulfillment, HSBC reserves the right to forfeit the eligibility of the account at its discretion and the relevant cardholder shall not be entitled to any compensation whatsoever.
9. **How will HSBC determine who will get the cash back if my friend and I refer the same person?**
If more than one Referrer refers the same contact and an HSBC credit card account is subsequently approved, the first Referrer who provides the contact details of the Referee (based on HSBC's records) will be entitled to the cash back.
10. **Will I be able to enjoy other promotions in conjunction with the member-get-member programme?**
The Programme is strictly non-transferable, and is not valid in conjunction with other promotions, privileges and vouchers, unless otherwise specified. For the avoidance of doubt, Referrers who participated in other programs organized by HSBC shall not be eligible to receive the cashback during the Promotional Period unless otherwise specified.