



Terms and Conditions for the HSBC Premier Mastercard® Credit Card Sign Up Promotion (1 July to 31 December 2019)

General

1. This promotion is referred to as the HSBC Premier Mastercard Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below). This promotion is only valid for applications for HSBC Premier Mastercard (in SGD) credit card ("**Card**") and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To participate in this Promotion, the Card application must be submitted between 1 July and 31 December 2019, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved by HSBC by 15 January 2020 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. HSBC reserves the right to determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. Use of the Gifts (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) or corresponding redemption letters (if any) after issuance.
6. The Gifts are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
7. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend.
8. All information is accurate at the time of publishing or posting online.
9. For the purpose of this Promotion:

"Qualifying Transactions" mean posted retail transactions, including Online Transactions, Contactless Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant **BUT** shall exclude the Excluded Transactions.

"Online Transactions" shall mean all posted retail transactions successfully charged to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks and which are successfully captured and posted.

"Overseas Transactions" shall mean all posted overseas transactions successfully carried out outside Singapore and *charged in foreign currency* to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant and which are successfully captured and posted.

"Excluded Transactions" shall mean any of the following (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa/ Mastercard):-

- Brokerage/ foreign exchange transactions (for example but not limited to Forex.com, www.igmarkets.com.sg, Saxo Cap Mkts Pte Ltd, OANDA ASIA PAC, OANDAASIAPA, MB * MONEYBOOKERS.COM etc.), cash advances, late payment charges, bank charges, personal loan charges, balance and/or funds transfer transactions, cash instalment plans, tax payments, donations and payments to charitable, social and religious organisations, transactions relating to HSBC Cash Instalment Plan, quasi-cash transactions (for example but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets) and any other fee charges in respect of a Card.
- transactions relating to instalment payment plans of any merchant. In the case of transactions relating to HSBC Spend Instalment, only the first instalment amount charged to a Card within the Qualifying Spend Period (as defined below) qualifies as a Qualifying Transaction, and not the aggregate amount of the instalment plan;
- transactions relating to the trading of securities or crypto-currencies of any kind including but not limited to any top up of any cash amount required by a financial institution;
- transactions made on money payment/transfer websites (including but not limited to Paypal, SKR skrill.com);
- transactions made with any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC.)
- any pre-paid card top-ups, including but not limited to EZ-Link, Transitlink or NETS Flashpay;
- any AXS or ATM transaction;
- any payment in connection with any government institutions and/or services, including but not limited to court costs, fines, bail and bond payment;
- any transaction that is subsequently cancelled, voided, disputed or reversed for any reason; and/or
- such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

“Card Account Opening Date” means the date printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **“Qualified Cardholder”**) to be entitled to choice of the following gifts (**“Gift”**):

Gift	Up to S\$240 cashback	Samsonite T5 68cm Spinner with built-in scale worth S\$560 + S\$60 cashback
Choice of Gift for Primary Card (“Gift A”)	S\$180 cashback	OR Samsonite T5 68cm Spinner with built-in scale worth S\$560
Eligibility criteria for Gift A	<ul style="list-style-type: none"> • Must not hold any existing Card; • Did not cancel any Card within last 12 months prior to the Card Account Opening Date; • Charge a minimum of S\$800 in Qualifying Transactions to the Card from the Card Account Opening Date to the end of the following month (“Qualifying Period”) 	
Gift for supplementary card (“Gift B”)	S\$30 cashback per supplementary card (capped at 2 supplementary cards)	
Eligibility criteria for Gift B	<ul style="list-style-type: none"> • Minimum 1 Qualifying Transaction is to be charged to the supplementary card(s) each within the Qualifying Period 	

10. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 16), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
11. For the Samsonite T5 68cm Spinner, an SMS redemption code with the redemption details (including redemption period and location) (“SMS”) will be sent to the Qualified Cardholder’s valid mobile phone number (based on HSBC’s records) by the Notification Date (as set out in Clause 16). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder’s billing address (based on HSBC’s records).

12. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
13. The Samsonite T5 68cm Spinner is available in two colours (Silver or Red), subject to availability at the point of redemption.
14. Where applicable, the relevant cash back will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 16), barring any unforeseen technical delays.
15. The cash back can only be used to offset future retail purchases 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.
16. The Qualifying Spend Period and Notification Date(s) as set out below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
1 – 31 July 2019	1 July – 31 August 2019	By 30 September 2019
1 – 31 August 2019	1 August – 30 September 2019	By 31 October 2019
1 – 30 September 2019	1 September – 31 October 2019	By 30 November 2019
1 – 31 October 2019	1 October – 30 November 2019	By 31 December 2019
1 – 30 November 2019	1 November – 31 December 2019	By 31 January 2020
1 – 31 December 2019	1 December 2019 - 31 January 2020	By 29 February 2020
1 - 15 January 2020	1 January – 29 February 2020	By 31 March 2020

17. Any request for early fulfillment of a Gift will be not be granted nor entertained by HSBC.
18. Each Eligible Applicant is limited to a maximum of one Gift (under Gift A), regardless of the number of primary Card(s) applied for and maximum of S\$60 cashback under Gift B regardless of the number of supplementary Card(s) applied for.
19. This promotion is not valid in conjunction with other HSBC credit card sign up gift promotions.
20. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded, HSBC reserves the right to forfeit the Gift at its sole discretion.