



Terms and conditions for HSBC's Visa Infinite Credit Card Referral Programme

1. The HSBC Visa Infinite Credit Card Referral Programme (the "Programme") is valid from 1 January 2019 to 31 October 2019, both dates inclusive ("Promotional Period") to HSBC Visa Infinite credit cardholders.
2. HSBC Visa Infinite credit cardholders who are eligible ("Referrer") will receive 15,000 HSBC Rewards Points ("Gift") for the every successful referral to their HSBC Visa Infinite account.
3. The referral is considered successful when the primary card application(s) of the referred contact ("Referee") is approved by 30 November 2019.
4. HSBC Visa Infinite credit cardholders need to submit referral details via the online referral form found on www.hsbc.com.sg to be eligible for the Programme. All submissions must be completed before the Referee's primary card application(s) is approved.
5. By submitting the referral, the Referrer confirms he/she has obtained consent from the Referee to the collection, use and disclosure of the personal data provided in the referral by HSBC Bank (Singapore) Limited, its agents and authorized service providers and as well as relevant third parties in order to fulfill the referral.
6. If more than one Referrer introduces the same person as a Referee and that Referee's HSBC Visa Infinite credit card is successfully approved, only the Referrer who sends in the first referral form received by HSBC will be entitled to receive the cash credit.
7. By participating in the Programme, the Referrer acknowledges that HSBC may disclose, and agrees to HSBC disclosing, his/her name to the referee whom he/she had referred.
8. Referrers cannot refer themselves for the Programme.
9. The Referee cannot be an existing HSBC Visa Infinite credit card customer or have terminated his HSBC Visa Infinite card within the last 12 months prior to the Promotion Period.
10. Employees of HSBC are not eligible to participate in the Programme.
11. There is no restriction on the number of referrals as long as all applications submitted fulfill the terms and conditions of the Programme.
12. HSBC has the right, at its sole discretion, to exclude anyone from the Programme. The Gift will be credited to the eligible Referrer's HSBC Visa Infinite credit card account within 2 months from the approval of the Referee's application. HSBC's decision on all matters relating to the Programme, including without limitation, the time of receipt of the referral form and application forms by HSBC is final. For Rewards points full terms and conditions, please visit www.hsbc.com.sg/rewards
13. HSBC reserves the right to vary the terms and conditions of the Programme or alter the Programme at any time without prior notice. In the case of any dispute, HSBC's decision is final.
14. All information is correct at the time of publishing or posting online.

Information is updated as of June 2019