



Terms and Conditions for the HSBC Visa Infinite Credit Card Welcome Gift Promotion (1 January to 28 February 2021)

1. This promotion is referred to as the HSBC Visa Infinite Credit Card Welcome Gift Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below).
2. To participate in this Promotion, the primary HSBC Visa Infinite card ("**Card**") application must be submitted between 1 January and 28 February 2021, both dates inclusive, or such other dates as determined by HSBC at its discretion ("**Promotion Period**"), and the application must be approved and issued by HSBC by 15 March 2021 (applicants who fulfill such criteria are referred to as "**Eligible Applicants**").
3. The welcome gift ("**Gift**") will be awarded to Eligible Applicants in the form of 87,500 HSBC Rewards Points within 30 days from the Card account opening date.
4. In addition, each Eligible Applicant that successfully submits his/her Card application online using MyInfo via Singpass at www.hsbc.com.sg/infinite, www.hsbc.com.sg/cards, www.hsbc.com.sg/applycard and/or such other online channel communicated by HSBC to such Eligible Applicant, shall be eligible to receive SGD20 worth of Lazada and RedMart Vouchers (the "**Exclusive Gift**").
5. Qualifying Eligible Applicants will be notified by 31 May 2021, after HSBC determines in its discretion that the relevant criteria under this Promotion have been met, barring any unforeseen technical delays.
6. For the Exclusive Gift, an SMS redemption code with the redemption details (including redemption period and location) ("**SMS**") will be sent to the qualifying Eligible Applicant's valid mobile phone number (based on HSBC's records) by 31 May 2021. In the event there is no valid mobile phone number, a redemption letter will be sent to the qualifying Eligible Applicant's billing address (based on HSBC's records). Any request for early fulfillment of an Exclusive Gift will not be granted or entertained by HSBC. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable.
7. 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 and/or the Exclusive Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before any Gift and/or Exclusive Gift is accorded and/or credited to the customer, HSBC reserves the right to forfeit the relevant Gift and/or Exclusive Gift at its sole discretion.
8. Customers who have cancelled the Card within the last 12 months are not eligible to receive the Gift or Exclusive Gift when they re-apply for the Card within 12 months of such cancellation.
9. In the event that a customer cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that customer's account for any HSBC Rewards Points awarded to him/her in connection with the Gift, or (ii) charge that customer for the equivalent value of any Gift and/or Exclusive Gift awarded, as determined by HSBC in its discretion.
10. An annual programme fee of SGD42.80 inclusive of GST applies, for enrolment into HSBC's Mileage Programme to convert HSBC Reward Points into air miles. Other terms and conditions of the HSBC's Mileage Programme apply, please refer to <https://www.hsbc.com.sg/1/2/rewards/> for further details.
11. The Gift and the Exclusive Gift are non-transferable, non-replaceable and non-exchangeable for any other items.
12. Use of the Exclusive Gift 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.
13. HSBC may, at its discretion, substitute the Gift or the Exclusive Gift with an item of equal or similar value without prior notice.
14. 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.
15. All information is accurate at the time of publishing or posting online.