

Terms and Conditions relating to the Jade by Premier Debit Card Rebate Programme

1. This Programme is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who hold a valid Jade by HSBC Premier Visa Infinite Debit Card (as defined below) issued by the Bank in Singapore (“Eligible Customers”).
2. This Programme is valid from 23 August 2017 until terminated by HSBC (“Programme Period”).

0.7% Rebate Programme

3. Eligible Customers who charge Eligible Transactions (as defined below) to their Debit Card during the Promotional Period will receive a rebate respective to the spend category (“Rebate”), regardless of the number or type of transactions charge to the Debit Card.

Eligible Customers will receive rebate as set out in the table below:

| Eligible Transaction category | Rebate earned per quarter | Rebate cap per quarter |
|--------------------------------------|----------------------------------|-------------------------------|
| Local Spend | 0.7% | S\$100 |
| Overseas Spend | 0.7% | S\$200 |

4. “Eligible Transaction” means any successful transaction made online or in-store and charged in full payment to a Debit Card using VISA functionality with the transaction date falling within the Promotional Period, provided that the following transactions shall not constitute Eligible Transactions for purposes of this Programme:
 - a. transactions using NETS functionality; or
 - b. fees and charges imposed by the Bank; or
 - c. any transaction charged to the Debit Card during the Programme Period that is subsequently cancelled, voided or reversed.
5. “Debit Card” means an Eligible Customer’s debit card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer’s deposit transactional account for purposes of settlement of debit card transactions and governed by The HSBC Debit Card Cardholder’s Agreement
6. The Rebate will be credited to the Debit Card account of Eligible Customers who have met the Programme criteria by the following dates or such other date as may be notified by HSBC.

| Spend made during | Rebate credited by |
|--------------------------|---------------------------|
| January – March | April |
| April – June | July |
| July – September | October |
| October – December | January |

7. The Rebate shall be forfeited if the Debit Card account is suspended, terminated or downgraded during the Promotional Period.

Complimentary DragonPass Membership

8. Eligible Customers are eligible to a complimentary DragonPass Membership and 2 worldwide lounge access per 12 month membership period which comprise of either (i) 2 separate visits by the Eligible Customer or (ii) 1 visit by the Eligible Customer with one accompanying guest
9. Eligible Customers must enrol and register for a DragonPass digital membership account by downloading the "Airport Companion Asia Pacific" mobile application ("Airport Companion app") either from Apple App Store or Google Play Store.
10. The DragonPass digital membership must be presented to redeem the lounge visit or any privileges.
11. The DragonPass digital membership account is for the Eligible Customer only and cannot be transferred to any other individual.
12. For additional airport lounge visits, Eligible Customer can purchase directly by using the "Add Visits" function in the Airport Companion app at US\$25 per lounge visit. DragonPass may amend the lounge visit prices from time to time and the price listed in the Airport Companion app shall prevail.
13. The use of DragonPass services is governed by the "Terms of Service", "Terms of Use" and "Privacy Policy" of DragonPass Company Limited ("DragonPass Terms and Conditions"). For more information and the full DragonPass terms and conditions, please visit the following links:

Terms of Service: <https://en.dragonpass.com.cn/info/termsofservice>

Terms of Use: <https://en.dragonpass.com.cn/info/termsfuse>

Privacy Policy: <https://en.dragonpass.com.cn/info/privacypolicy>

Up to US\$2 million Travel Accident Insurance Coverage

14. Eligible customer will be able to enjoy up to US\$2 million travel accident insurance coverage (as defined below), insured by AXA Insurance Pte Ltd, when the travel expenses are fully charged to the Jade by HSBC Premier Visa Infinite Debit Card.

| | |
|--|--|
| Personal Accident | Insured Person: Maximum Sum Insured payable (per Insured Person per Trip) |
| Accidental Death / Total and Permanent Disablement (Public Conveyance) | Cardholder: Up to US\$2,000,000 Family Member of Cardholder: US\$1,000,000 (Adult), US\$30,000 (Child) |
| Accidental Death / Total and Permanent Disablement (Land Cover) | Cardholder: S\$100,000 Family Member of Cardholder: S\$100,000 (Adult), S\$15,000 (Child) |

| Medical and Emergency Assistance | Maximum Sum Insured payable (per Family per Trip) |
|--|--|
| Overseas Medical Expenses | S\$100,000 |
| Post Trip Medical Expenses (in Singapore) | S\$10,000 |
| Overseas Hospitalisation Allowance | S\$5,000 (S\$200 per day per pax) |
| Overseas Hospital Visit / Child Care Benefit | S\$1,000 for each benefit |
| Special Grant (Pays a lump sum upon death whilst overseas) | S\$1,000 |

| Emergency Medical and Evacuation | Maximum Sum Insured payable |
|---|------------------------------------|
| Emergency Medical Assistance & Evacuation / Medical Repatriation / Repatriation of Mortal Remains / Compassionate Visit | S\$250,000 |

| Travel Inconvenience | Maximum Sum Insured payable |
|--|---|
| Trip Cancellation | S\$10,000 (S\$4,000 per pax) |
| Travel Delay | S\$1,000 (S\$100 every 8 hours per pax) |
| Luggage Delay (overseas) | S\$1,000 (S\$500 per pax) |
| Missed Flight Connection | S\$800 (S\$400 per pax) |
| Loss of Luggage | S\$5,000 (S\$1,000 per pax) |
| Trip Curtailment | S\$5,000 |
| Trip Diversion | S\$500 (S\$50 every 6 hours per pax, S\$100 every 6 hours per Family) |
| Loss of Travel Documents | S\$400 (S\$200 per pax) |
| Replacement of Traveller / Trip Postponement | S\$300 (S\$150 per pax) for each benefit |
| Personal Liability | S\$100,000 |
| Rental Car Excess | S\$2,000 |

15. For any queries relating to claims and related enquiries, Eligible Customers can contact AXA Customer Service Hotline at 1800 880 4888 (Within Singapore) or +65 6880 4888 (Outside of Singapore) or email customer.care@axa.com.sg
16. Eligible Customers who wish to file a claim, must do so within 30 working days upon completion of the trip, by submitting the claims to AXA directly via AXA's website at <https://www.axa.com.sg/customer-care/file-a-claim>

-
17. This insurance policy (Policy Number: P 678) is underwritten by AXA Insurance Pte Ltd. It is not an obligation of, deposit in or guaranteed by, issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K).
 18. The terms and conditions set out in the HSBC Debit Card Cardholder's Agreement will continue to apply to your debit card. In the event of any inconsistency between these Terms and Conditions and the HSBC Debit Card Cardholder's Agreement, these Terms and Conditions will prevail.
 19. The Bank may with 30 days' written notice revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Programme.
 20. This Programme is not valid with other offers or promotions unless otherwise stated.
 21. These Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.