Celebrate the season with HSBC Campaign 2026 ("Promotion") Terms and Conditions

Promotional period: 2 November 2026 to 31 December 2026 (Singapore time)

This Promotion is subject to these Promotional Terms and Conditions (comprising Section A and Section B). Please read them before taking part. In particular, please note the eligibility requirements, account-status requirements and risk disclosures. By making a qualifying transaction or otherwise taking part, you confirm that you have had the opportunity to read, and agree to be bound by, these Promotional Terms and Conditions.

A. Promotion-Specific Terms and Conditions

A1. Promotional Period

This Promotion is offered by HSBC Bank (Singapore) Limited ("**HSBC**", "**we**" or "**us**"). The Promotion starts on 2 November 2026 and ends on 31 December 2026 (the "**Promotional Period**).

We may change the Promotional Period if reasonably necessary. See Section B, Clause B7 (Changes or withdrawal of the Promotion).

A2. Who Can Take Part (Eligible Customers)

You can take part if, during the Promotional Period:

(i) you meet all requirements in Clause A3; and

(ii) you are an eligible customer type under Clause A2.1.

(iii) subject to Clause B5, you continue to meet the applicable eligibility and account-status requirements until the Reward(s) is provided.

A2.1 Eligible Customer Types

You are eligible if meet **either** of the following criteria during the Promotional Period:

(a) **Criteria #1:** You are a new or existing customer holding a (1) principal HSBC personal credit card (except HSBC US dollar cards and HSBC corporate cards) issued by HSBC in Singapore as a primary credit cardholder; and/or (2) HSBC debit card issued by HSBC in Singapore and maintain an HSBC personal current or savings accounts in Singapore (each such credit card or debit card, a "**Card**").

(b) **Criteria #2:** You are an existing HSBC Personal Banking, HSBC Premier or HSBC Premier (with Premier Elite service) with us who holds a HSBC personal current or savings account ("**Eligible Account**").

HSBC employees are eligible to participate.

A3. What You Must Do to Qualify

To qualify for the Reward(s) (as elaborated at Clause A5 below), you must meet **all** requirements below (in no particular order):

A3.1. Register your interest

Option 1: Register your interest via the HSBC Campaign Registration Form ("**E-Form**") (https://www.hsbc.com.sg/forms/credit-card-campaigns/) using the correct gift code "**XMAS**" within the Promotional Period. If the gift code consists of a spelling error, the registration will be void and you will not be eligible to participate in this Promotion; OR

Option 2: Register via the HSBC Singapore app by tapping the in-app banner that relates to this Promotion, where available. If the in-app banner is not available, the Eligible Customer may register via Option 1 instead.

Each successfully registered Eligible Customer shall be a "**Registered Customer**" and the Card (if any) used by him/her to make the registration will be a "**Registered Card**". Eligible Customers only need to register their interest once during the Promotional Period to participate in the Promotion.

An Eligible Customer who registers for the Promotion will be regarded as having registered in respect of all Eligible Accounts held in the customer's name, including any joint Eligible Accounts. However, each Eligible Customer may qualify for the Promotion only once in respect of one eligible relationship, regardless of the number of Eligible Accounts held.

Registrations in any other format, and/or E-Form registrations with incorrect information will be automatically disqualified. An acknowledgement of participation will be sent by mobile Push Notification and/or EDM after registration via the relevant in-app banner, and/or displayed on the website after a successful E-Form submission. This acknowledgement of participation does not equate to qualification of the Reward, even if the Qualifying Spend and/or Eligible FX Transaction requirement is met.

A3.2. Satisfy one or both qualifying activity

You may qualify for Rewards by satisfying qualifying activities prescribed in A3.2.1 and/or A3.2.2 with respect to each type of Reward. You must satisfy all applicable requirements for each Reward.

For the avoidance of doubt, qualifying for Rewards under clause A3.2.1 does not prevent you from also qualifying for Rewards under clause A3.2.2, and qualifying for Rewards under clause A3.2.2 does not prevent you from also qualifying under clause A3.2.1. A customer may receive the applicable Rewards under both clauses, subject to the specific requirements for each type of Reward being satisfied and the condition **that Reward 3 and Reward 5 are mutually exclusive, and Registered Customer can receive only one of these Reward even if eligible for both**. If you satisfy the requirements for both Reward 3 and Reward 5, the Reward will be provided for the qualifying activity where you ranked higher (i.e. your position out of the top 100 Registered Customers under each Reward type). This will be determined based on the records in our systems.

A3.2.1. Qualifying Spend on your Cards (Rewards 1, 2, and 3)

(a) You may qualify for Reward 1, 2 and/or 3 by meeting the applicable requirements below:

(i) To qualify for **Reward 1**: Be among the first 800 Registered Customers to charge a minimum Qualifying Spend (as defined below at Clause A4) of S$10,000 (or foreign currency equivalent), comprising at least 10 Qualifying Spend transactions (excluding any Excluded Transactions) within the Promotional Period to your Cards.

(ii) To qualify for **Reward 2**: Be among the first 400 Registered Customers that qualify for Reward 1 and charge a minimum of Qualifying Spend in Overseas Transactions (as defined below at Clause A4) of S$5,000 (in the foreign currency equivalent), excluding any Excluded Transactions, within the Promotional Period to your Cards.

(iii) To qualify for **Reward 3**: Be among the top 100 Registered Customers based on the highest total Qualifying Spend (as defined below at Clause A4), excluding any Excluded Transactions, charged to the Cards during the Promotional Period, provided that you have charged at least S$30,000 in Qualifying Spend, or the foreign currency equivalent.

(b) All Qualifying Spend with transaction dates charged within the Promotional Period must be posted to a Registered Customer's Card account by 8 January 2027 to be considered for the Promotion. HSBC accepts no liability for any late submission of any transaction by any merchants or for any reason whatsoever.

(c) All Qualifying Spend transactions charged to the Cards for which the Registered Customer is the primary cardholder will be aggregated together to qualify for the minimum Qualifying Spend. For the avoidance of doubt, Qualifying Spend transactions are not restricted to those made on the Registered Card, provided that the Registered Customer is the primary cardholder of the relevant Card. HSBC is not responsible for any failure or delay in the transmission of Qualifying Spend transactions by any party including but not limited to acquiring merchants, merchant establishments, or any telecommunications provider.

(d) Supplementary credit cardholders are not eligible for this Promotion. However, for Registered Customers who are primary credit cardholders, Qualifying Spend made by their supplementary credit cardholders will be consolidated under the Registered Customers' Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

A3.2.2. Eligible FX Transaction (Rewards 4 and 5)

(a) You may qualify for Rewards 4 and/or 5 by meeting the applicable requirements below:

(i) To qualify for **Reward 4:** Be among the first 500 Registered Customers to perform Eligible FX Transactions (as defined below) in any currency offered by us, with a minimum cumulative value of S$15,000 (in foreign currency equivalent) within the Promotional Period.

(ii) To qualify for **Reward 5**: Be among the top 100 Registered Customers based on the highest total Eligible FX Transactions (as defined below) in any currency offered by us, with a minimum cumulative value of S$100,000 (in foreign currency equivalent) within the Promotional Period.

(b) **Eligible FX Transaction** shall mean, with respect to an Eligible Customer, any of the following transaction types set out below, provided that the send currency and receive currency of the transaction are different and the transaction is successfully completed and recorded in HSBC's systems during Promotional Period:

Digital-channel transactions

a. Transfer made by an Eligible Customer between his/her Everyday Global Accounts via HSBC Singapore app or HSBC Online Banking
b. Transaction made by an Eligible Customer through FX Order Watch
c. Foreign exchange transaction made by an Eligible Customer using HSBC Global Money Transfers via HSBC Singapore app
d. Foreign exchange transaction made by an Eligible Customer using HSBC Worldwide Transfers via HSBC Online Banking or HSBC Singapore app
e. Global Transfers made by an Eligible Customer between his/her own accounts
f. Global Transfers made by an Eligible Customer to third-party HSBC accounts held overseas via HSBC Online Banking

Branch transactions

g. Foreign exchange transactions made by an Eligible Customer via HSBC branches, provided that the transaction is completed at the standard spread applicable to the relevant transaction and without any discretionary discount or preferential spread granted by a Relationship Manager.

(c) For the avoidance of doubt, any of the following transaction types set out below will be excluded in the determination of Eligible FX Transaction:

- Manual international 3rd party remittance transactions made by an Eligible Customer via HSBC branches
- Foreign exchange conversion performed by an Eligible Customer for time deposit placement, via HSBC Singapore app

A3.3. Account Status

Your Eligible Account, Card account, and/or relationship with us must remain open and be in good standing until the relevant Reward is issued.

Your account and your relationship with us are "*in good standing*" if at all times during that period, all the following apply:

- no payment you owe us under any account or product (for example, a credit card, loan or overdraft repayment, or a fee) is overdue or unpaid;
- the account is not otherwise prevented from ordinary use, and is not subject to any court order or regulatory or governmental direction that affects its operation;
- you are not bankrupt or subject to bankruptcy proceedings;
- you have provided any information or documents we have reasonably asked for (for example, to update your identity or customer due diligence records) within the time we have specified; and
- you are not in material breach of the Account Terms or these Promotional Terms and Conditions.

If, before the Reward is provided,

- any of your relevant accounts, cards, or your relationship with us is closed, is being closed, is inactive or cannot be operated for the purposes of this Promotion, or

- your accounts or relationship with us are not in good standing;

we may, acting reasonable, decide not to provide the Reward. Please see Clause B5 for more details.

A4. What is a Qualifying Spend and what are the Excluded Transactions

"**Qualifying Spend**" shall mean posted retail transactions including Local Retail Transactions, Online Transactions and Overseas Transactions charged to a Card account of an Eligible Customer and/or to the account of the supplementary cardholder of the relevant Eligible Customer during the Promotional Period and shall exclude the list of Excluded Transactions.

"**Local Retail Transactions**" shall mean retail transactions that fall within one of the Eligible Categories (as defined below) which are successfully carried out in Singapore dollars and charged to a Card account and/or to the account of the supplementary cardholder of the relevant Eligible Customer.

"**Online Transactions**" shall mean all retail transactions that fall within one of the Eligible Categories (as defined below) successfully charged to a Card account and/or to the account of a supplemental cardholder of an Eligible Customer 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 during the Promotional Period.

"**Overseas Transactions**" shall mean all overseas transactions that fall within one of the Eligible Categories (as defined below) and charged in foreign currency to a Card account and/or to the account of a supplemental cardholder of an Eligible Customer during the Promotional Period.

Please refer to the table below for a breakdown on eligible category descriptions ("**Eligible Categories**"):

	Category	MCCs	Examples
Travel	Airlines	3000 – 3350, 4511	AirAsia, Air Canada, Air France, British Airways, Cathay Pacific, Etihad Airways, EVA Air, Qantas, Scoot, Singapore Airlines
	Hotels/Lodging	3501 – 3999, 7011	Accor Live Limitless, Ascott Group, Hilton Hotels & Resorts, Marriott International
	Tour Agencies	4722 - 4723	Agoda, Booking.com, Expedia, KKday, Klook, Traveloka, Trip.com
	Cruises	4411-4457	Resorts World Cruises, Royal Carribean
	Car Rental	3351 – 3500, 7512	Avis, Blue SG, GetGo, Hertz
Shop	Apparel	5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5941, 5948	Adidas, ALDO, Calvin Klein, Chanel, Charles & Keith, Cotton On, Crocs, Decathlon, Louis Vuitton, Love Bonito, Lovisa, Lululemon, Mothercare, Nike, Uniqlo, Zara
	Watches & Jewellery	5094, 5944	Cartier, Gold Heart, Omega, Rolex, Swarovski, The Hour Glass, Tiffany & Co
	Department & Duty-Free Stores	5309, 5311, 5262, 5331	BHG, Isetan, KrisShop, Marks & Spencer, MUJI, Takashimaya, Shilla Duty Free, Shopee, Lazada
	Home & Electronics	5045, 5712, 5722, 5732, 5734, 5946	Apple, Best Denki, Canon, Castlery, Challenger, COURTS, DJI, Dyson, Harvey Norman, IKEA
	Beauty	5977, 5912	Guardian, Innisfree, Kiehls, L'Occitane, Lush, Sephora, The Body Shop, Watsons
	Specialty Retail	5399, 5942, 5945, 5970, 5992, 5999	Artfriend, Far East Flora, Kinokuniya, Papermarket, Popmart, POPULAR
Dine	Dairy Products Stores	5451	Island Creamery, KOOKs Creamery, Chocolate Origin
	Bakeries	5462	Famous Amos, Awfully Chocolate, Bengawan Solo, Bread Talk, Chateraise, Four Leaves
	Miscellaneous Food Stores	5499	7-11, Cheers, Eu Yan Sang, Nespresso, TWG
	Caterers	5811	Stamford Catering, Orange Clove Catering, Chilli Manis Catering
	Eating Places, Restaurants	5812	Din Tai Fung, Paradise Group, Creative Eateries Group, Nandos, Swensens

	Drinking Places (Alcoholic Beverages)	5813	Brewerkz, Marquee, Zouk, Wine Connection
	Package Stores, Beer, Wine, Liquor	5921	1855 The Bottle Shop, Bottles & Bottles, Vivino
	Candy, Nut, Confectionery Stores	5441	Candy Empire, Cocoa Tree, Janice Wong, Venchi, Laderach
	Restaurants in Hotels	3501 – 3999, 7011	Colony, Asian Market Café, Prego, One-Ninety Restaurant
Entertainment	Theatrical Producers (Except Motion Pictures), Ticket Agencies	7922	Madame Tussauds, SISTIC, Ticketmaster
	Motion Picture Theaters	7832	Cathay Cineleisure, Golden Village, Shaw Theatres, The Projector
	Cable and other Pay TV Services	4899	Amazon Prime, Disney+, IQIYI, Netflix, HBO GO, VIU
	Digital Goods: Books Movies Music	5815	Spotify, YouTube Premium

For the avoidance of doubt, the Eligible Categories are determined by the above Merchant Category Codes ("**MCC**"). A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant, and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. HSBC does not determine the merchant's MCC.

"**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):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;
- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to Grab Top-Up, EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);

- Payments to educational institutions;
- Any AXS (including AXS Pay+Earn) and NETS/ATM transactions;
- Any payments or transactions on Carousell;
- Tax payments;
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment and HSBC 0% Card Instalment Plans; In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Spend in the month of purchase.
- Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;

and such other categories of transactions which HSBC may exclude from time to time.

A5. What You Get If You Qualify

You will be eligible for the relevant Reward (i.e. Reward 1 to 5) if you complete the corresponding qualifying requirements prescribed at Clause A3.2. In these Promotional Terms and Conditions, references to a Reward being "*provided"* include the Reward being issued, credited or applied, as the case may be.

As prescribed at Clause A3.2 above, **Reward 3 and Reward 5 are mutually exclusive, and Registered Customer can receive only one of these Reward even if eligible for both**. If you satisfy the requirements for both Reward 3 and Reward 5, the Reward will be provided for the qualifying activity where you ranked higher (i.e. your position out of the top 100 Registered Customers under each Reward type). This will be determined based on the records in our systems.

Rewards 1, 2 and/or 3 under clause A3.2.1

Minimum Qualifying Spend	**Reward**	**Gift Code**
S$10,000 (comprising at least 10 Qualifying Spend transactions in any currency)	**Reward 1:** S$400 Jewel Gift Vouchers (Limited to the first 800 Registered Customers)	XMAS
S$5,000 of Qualifying Spend in Overseas Transactions, or the foreign currency equivalent	**Reward 2:** S$100 Jewel Gift Vouchers (Limited to the first 400 Registered Customers eligible for Reward 1)	
S$30,000	**Reward 3**: Voucher for a 2D1N hotel stay at Shangri-La Rasa Sentosa, Singapore (Limited to the top 100 Registered Customers with highest total Qualifying Spend)	

By way of illustration:

Categories	Amount
Flight tickets on Singapore Airlines	S$3,000
Hotel booking on trip.com	S$2,000
Shop at Uniqlo Singapore	S$100
Shop at Sephora	S$100
Dine at The Dempsey Cookhouse and Bar	S$300
Concert tickets on Ticketmaster	S$1,000
Movie at Golden Village	S$50
Dine at Candlenut	S$500
Dine at The Pantry	S$80
Shop at Chanel in Japan	JPY715,000 (Est. S$5,815)
Total Spend	**S$12,945**

Customer A makes a total Qualifying Spend of S$12,945 during the Promotional Period and is among the first 800 Registered Cardholders that meet the requirements under Reward 1. Customer A is therefore eligible for Reward 1. This total includes S$5,815 in Overseas Transactions. As such, Customer A will also be eligible for Reward 2 if Customer A is among the first 400 Registered Cardholders that meet the requirements under Reward 2.

Rewards 4 and/or 5 under clause A3.2.2

Minimum Eligible FX Transaction	Reward	Gift Code
S$15,000	**Reward 4:** S$100 Jewel Gift Vouchers (Limited to the first 500 Registered Customers)	XMAS
S$100,000	**Reward 5:** Voucher for a 2D1N hotel stay at Shangri-La Rasa Sentosa, Singapore (Limited to the top 100 Registered Customers with highest total Eligible FX Transaction)	

The Reward:

- cannot be exchanged for cash, Reward Points, credit or anything else, whether in whole or part;
- cannot be transferred to someone else; and
- may be replaced by us with an item/ benefit of similar value.

Once the Reward has been issued, we cannot replace it if it's lost, stolen, damaged or defaced.

For the avoidance of doubt:

(i) a Registered Customer who satisfies the requirements for Reward 3 is not required to qualify for Reward 1 or Reward 2 to qualify for Reward 3; and

(ii) a Registered Customer who satisfies the requirements for Reward 5 is not required to qualify for Reward 4 to qualify for Reward 5.

A6. When You Will Not Qualify

(a) In the event that a Registered Card is voluntarily or involuntarily cancelled or terminated or suspended for any reasons whatsoever, or a Registered Customer is determined by HSBC not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Registered Customer from receiving any Reward.

(b) In the event where any Qualifying Spend or Eligible FX Transaction posted to your account (including Card account) is subsequently voided, refunded, reversed, or is reasonably found to be in respect of or related to business expenses (whether in whole or in part), and if following such adjustment in relation to Qualifying Spend or Eligible FX Transactions, you do not meet the qualifying conditions as set out at Clause A3, you will not be eligible to receive the Reward. In this case, if the Reward was already awarded to you, you agree that HSBC may and authorise HSBC to debit your account (including Card account) of a sum equivalent to the value of the Reward awarded.

(c) Any transaction which is unprocessed, reversed or cancelled at any time before the Reward is provided will not be considered a Qualifying Spend or an Eligible FX Transaction (whichever is applicable).

A7. Maximum Rewards per Registered Customer

Each Registered Customer can receive a maximum of one (1) of each Reward type, except that Reward 3 and Reward 5 are mutually exclusive. Accordingly, a Registered Customer may receive up to one (1) Reward 1, one (1) Reward 2, one (1) Reward 4, and either one (1) Reward 3 or (1) Reward 5, but not both regardless of the minimum Qualifying Spend or Eligible FX Transaction during the Promotional Period.

A8. Joint Accounts and Multiple Relationships

A customer relationship (sole or joint) counts as one Eligible Customer.

If you have more than one customer relationship with us (sole and/or joint), only one customer relationship is eligible for this Promotion. Eligible FX Transactions made under different customer relationships will not be combined. Please note with respect to joint accounts, all Eligible FX Transactions made by any account holder in that customer relationship may count towards the Reward.

A9. Reward Allocation and Availability

Rewards are available on a first-come, first-served basis during the Promotional Period, and each Reward is subject to its own applicable redemption conditions and limit as set out in Clause A3. A customer may receive more than one Reward, including Rewards under both clauses A3.2.1 and A3.2.2, provided that the customer satisfies the applicable requirements for the Reward type.

We will not contact customers to confirm when all Rewards have been claimed, and we are not obliged to update you on the current availability of the Reward (including how many have been awarded). We are also

not obliged to confirm whether customers are Eligible Customers or that they qualify for the Rewards prior to the fulfilment date.

A10. Reward Fulfilment and Ongoing Eligibility

If there are no unexpected delays, we will send a redemption SMS containing details of the redemption of the Reward (from "*HSBC-Retail*") to the relevant Registered Customer's registered mobile number in HSBC's records by 1 March 2027, after we have confirmed you have met all applicable eligibility requirements with respect to the Rewards. Please ensure that your contact details are up to date before the Reward is provided.

Subject to Clause B5, you must continue to meet all eligibility requirements (including the account status requirements in Clause A3.3) until the Reward is provided.

We cannot process requests to issue any of the Reward early or to provide only part of any Reward.

SMS delivery is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.

A11. Using the Reward (Merchant T&Cs)

Your Reward is subject to the terms and conditions of the relevant merchant(s) providing the products and/or services including any validity period, expiry date, minimum spend requirements, redemption restrictions, and excluded outlets or product categories that may apply to the vouchers. Please check with the merchant(s) directly for full details.

The voucher's expiry date, minimum-spend requirements, redemption restrictions, excluded outlets and excluded product categories will be set out in the voucher or the merchant's terms and conditions. Please check these details before using the voucher.

We do not guarantee that the vouchers will be accepted at any particular outlet or merchant location.

We are not a supplier of those products and/or services, and accordingly we are not responsible for any aspect of those products and/or services, including their quality, availability, delivery, or the redemption or acceptance of any vouchers issued as part of the Reward.

A12. Can This Promotion Be Combined With Other Offers?

Unless we say otherwise, this Promotion cannot be used together with other offers, campaigns, promotions, privileges or vouchers running during the Promotional Period, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time:

- HSBC Credit Card Sign-up Gift Promotions

B. General Terms and Conditions

B1. Account Terms Still Apply

The HSBC Credit Card Terms, the HSBC Account User Agreement and HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions (collectively, the "**Account Terms**") will apply to govern the relevant

products. If there is any inconsistency between these Promotional Terms and Conditions for this Promotion and the Account Terms in respect of this Promotion, the Promotional Terms and Conditions apply to the extent of the inconsistency.

B2. Your Personal Data

By participating in the Promotion and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) ("**your Personal Data**") to us, you consent to us (and our agents and their respective authorised service providers) collecting, using, disclosing and/or sharing your Personal Data for:

(i) administering and fulfilling the Promotion;

(ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and

(iii) other purposes in our Data Privacy Policy: https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf.

Please read our Data Privacy Policy for more information about how we collect, use, disclose and protect your Personal Data.

B3. No Tax, Legal or Accounting Advice

We do not provide tax, legal or accounting advice. If you are unsure about any tax or other obligations linked to taking part in this Promotion, for example, any reporting or filing requirements, you should seek advice from a qualified professional adviser. Rewards received under this Promotion may have tax implications depending on your personal circumstances (for example, they may be treated as taxable income or benefits).

You are responsible for understanding and meeting any tax, legal or reporting obligations that apply to you.

B4. Processing Time

We may need reasonable time to process instructions and may not complete a transaction on the same day. An instruction submitted on the last day of the Promotional Period may not qualify if it isn't successfully executed or booked by the end of the Promotional Period. We aren't responsible for losses resulting solely from processing delays, except to the extent required by law.

B5. Eligibility Decision and Records

We will determine, acting reasonably and in accordance with these Promotional Terms and Conditions and our legal and regulatory obligations, whether you qualify for a Reward

We may decline to provide, or may withdraw, a Reward if you do not meet, or no longer meet, any applicable eligibility requirement. This includes where, before the Reward is provided, your relevant account or relationship with us:

- is closed, is being closed, is inactive or cannot be operated for the purposes of this Promotion;
- is subject to a court order or a regulatory or governmental direction that affects its operation; or

- is otherwise not in good standing (as described in Clause A3.3)

We may also do so where providing a Reward would not be permitted, or we are unable to provide it, because of our legal, regulatory or contractual obligations (including obligations to any merchant providing the Reward).

We may also do so if we reasonably believe that you have taken part in this Promotion fraudulently, dishonestly or in a way that abuses its intent (for example, by making and then reversing transactions only to obtain a Reward). If a Reward has already been provided, we may reverse it or recover its value from you.

However, we may, acting reasonably, still provide a Reward in any of the circumstances in the second paragraph of this Clause B5, unless our legal, regulatory or contractual obligations prevent this or we reasonably believe you have acted fraudulently or abused this Promotion. Doing so in one case does not oblige us to do so in another.

We will assess whether you qualify in line with the timelines in Clause A10 and cannot confirm your eligibility before then. Once we have made our decision, if you ask us about it, we will explain our decision and, where possible, the reason for it. However, there may be circumstances where we are unable to provide the reason or further details, for example, where applicable law or regulation, a court or competent authority, or our regulatory obligations restrict or prevent us from doing so.

We will normally use our records relating to the Promotion to determine eligibility, unless there is an obvious error. If you believe our records are incorrect, please contact us and we will review your query in good faith.

B6. Foreign Currency Conversion and Exchange Rate Risk

If your transaction is in a currency other than Singapore Dollars ("**SGD**"), we'll convert it to SGD using our prevailing exchange rate on the date the transaction is booked to work out the SGD amount. If we cannot give you a confirmed exchange rate at the time, we may use a provisional rate first. Once the actual rate is confirmed, we will adjust the transaction and any difference will be debited from or credited to your originating account (or another account you hold with us), or by another method we decide. Foreign currency transactions involve exchange rate risk and exchange controls may apply to certain currencies from time to time. You may make a gain or a loss when converting currencies, and you should make your own assessment before proceeding.

B7. Changes or Withdrawal of the Promotion

B7.1 We may update these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:

(i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;

(ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;

(iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or

(iv) otherwise protect our legitimate interests.

B7.2 The updates may include amendments to:

(i) the Promotional Period;

(ii) the eligibility criteria for the Promotion;

(iii) the type or amount of Reward;

(iv) the redemption period or criteria for a Reward;

(v) the limit to the number of Rewards available for redemption under the Promotion; and/or

(vi) the merchant(s) providing the Reward.

B7.3 To the extent reasonably practicable, we will give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

B7.4 If you do not agree with a change, you can cease to participate in this Promotion.

B8. Important Investment and Risk Statements

These Promotional Terms and Conditions are not an offer, recommendation, or invitation enter into any transaction or to use any trading or hedging strategy, and they don't create any contract or commitment with respect to such transaction. This document is intended for Singapore residents only. It is not meant to be distributed, or used as an offer or solicitation, in any place where that would be unlawful. We have not considered your individual financial objectives, personal situation or needs. You should not treat this as financial advice. Before you buy any financial product, please consider whether it is suitable for you and read the relevant product information. Any transaction you choose to make is your decision and at your own risk.

B9. Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

B10. Use of these Promotional Terms and Conditions

You may share these Promotional Terms and Conditions for your personal use with your professional advisers. You may also save or print a copy for your personal records. You must not otherwise reproduce, distribute or publish them for any commercial purpose without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.

B11. Governing Law and Jurisdiction

These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.