



## Terms and Conditions Governing HSBC Advance Credit Card Cashback Programme

1. The HSBC Advance Credit Card Cashback Programme ("Programme") is only applicable to HSBC Advance Credit Cards issued in Singapore ("Cards"), and are not applicable to any other HSBC credit / debit cards unless otherwise stated.
2. This Programme is open to primary cardholders that hold a valid and existing Card, for the relevant periods set out in Clause 3 ("Eligible Cardholders").
3. For Eligible Cardholders that hold a Card which was approved by HSBC Bank (Singapore) Limited ("HSBC"), the Programme is valid until such time it is terminated by HSBC.
4. "Eligible Purchases" means posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Purchase in the month of purchase), and shall exclude the following transactions (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 skril.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 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);]
  - Any AXS (including AXS Pay+Earn) and ATM transactions;
  - Tax payments (including HSBC Tax Payment Facility);
  - 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 to educational institutions;
  - Payments on utilities;
  - The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
  - Total purchase amount under HSBC 0% Instalment Payment Plan and HSBC PayLater Instalment Plan;
  - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
  - Any unposted, cancelled, disputed and refunded transactions;

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

- 4.1. 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.
- 4.2. For the avoidance of doubt, transactions made at merchants with the following MCCs will not earn Cashback. The following list of MCCs may be updated by HSBC from time to time without prior notice.

	<b>Excluded Merchant Category Code (MCC)</b>	<b>Description</b>
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good

Effective from 31 March 2025



4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash—Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load - Member
14	6530	Remote Stored Value Load - Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend - Intracountry
19	6537	Moneysend - Intercountry
20	6538	Moneysend Funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services—Not Elsewhere Classified
24	7349	CLEAN/MAINT/JANITORIAL SERV
25	7399	Business Services (Not Elsewhere Classified)
26	7511	Quasi Cash – Truck Stop Trxns
27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools
35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries

- Eligible Purchases made by both primary and supplementary cardholders of a Card will be consolidated under the primary Card account.

For the purposes of determining whether a given transaction is an Eligible Purchase, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/ the merchant's acquiring bank.



## 6. Cashback Mechanics

- 6.1. Eligible Cardholders who spend up to SGD2,000 in a calendar month on Eligible Purchases shall receive a Cashback (as defined below) equal to 1.5% of the amount spent on Eligible Purchases for that calendar month. Eligible Cardholders who spend more than SGD2,000 in a calendar month shall receive a Cashback equal to 2.5% of the amount spent on Eligible Purchases for that calendar month.
- 6.2. The total Cashback that an Eligible Cardholder can receive under this Clause ("Base Cashback") is capped at SGD70 per calendar month.
- 6.3. "Cashback" shall refer to the amount credited to the Eligible Cardholder's Card account in accordance with the terms of this Programme which may be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as balance transfers, tax payments, finance charges, late charges, fees and other outstanding balances.

By way of illustration:

Category	Total amount spent on Eligible Purchases in a calendar month	Cashback awarded to Eligible Cardholders for that calendar month	Maximum Cashback per calendar month
Base Cashback	SGD2,000 and below	1.5%	SGD70
	Above SGD2,000	2.5%	

7. HSBC shall in its discretion determine if a cardholder has satisfied the terms and conditions of this Programme. HSBC's records relating to this Programme shall be final and binding on all cardholders.
8. For avoidance of doubt, Eligible Cardholders that are joint account holders of an Eligible Account will be considered as one Eligible Cardholder.
9. The amount of the Base Cashback (as the case may be) will be calculated based on each Eligible Cardholder's total Eligible Purchases posted into HSBC's credit card systems by the last day of each calendar month, and will be rounded up to the nearest cent. The relevant Cashback for each calendar month will be credited into each qualifying Eligible Cardholder's Card account by the end of the next calendar month. HSBC accepts no liability for any late submission of the purchases by merchants or any other party.
10. Where any Eligible Purchase posted to the Card account is subsequently voided, refunded, reversed, or is found to be (in HSBC's opinion) in respect of or related to business expenses (whether in whole or in part), the Cashback awarded in respect of the amount voided, refunded, reversed, or in respect of or related to business expenses will be reversed.
11. The Eligible Cardholder's Card account and Eligible Account (where applicable) must be in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time the Cashback is credited. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited, HSBC reserves the right not to credit the Cashback.
12. Changes to these terms
  - 12.1. We live in a rapidly changing world. Sometimes this means we need to update these terms and conditions. These updates include amendments to:
    - (i) fees and charges (if any); and
    - (ii) the terms, durations and features of the Programme.



12.2. We may amend or supplement these terms and conditions, if it is reasonably necessary to:

- (i) reflect changes to our operational costs, business operations or systems and processes, or our arrangements with third parties;
- (ii) give effect to:
  - (a) applicable law, rule, regulation;
  - (b) a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, stock exchange, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction;
- (iii) reflect changes to industry or market conditions or practice;
- (iv) align with standards or expectations including in respect of:
  - (a) banking and financial services practices;
  - (b) environmental, social and governance practices;
  - (c) consumer and investor protection practices;
  - (d) cyber, digital, technology (including financial technology (FinTech)) practices e.g., those relating to crypto-assets, digital assets, virtual assets, asset tokenisation and artificial intelligence (including generative artificial intelligence and machine learning);
  - (e) operational resilience and data management practices; or
  - (f) taxation and transfer pricing practices; or
  - (g) otherwise protect our legitimate interests.

12.3. To the extent reasonably practicable, we'll give you reasonable notice of any changes to these terms and conditions before such terms and conditions take effect.

12.4. We can choose how to give this notice to you. This may include:

- (i) contacting you directly (through mail, email, post or via mobile);
- (ii) placing signs or notices at our branches;
- (iii) publishing the change on our website; and/or
- (iv) using any other method we think is reasonably appropriate.

12.5. If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.

13. 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.

14. All information is correct at the time of publishing or posting online.