



HSBC Balance Transfer Cashback Promotion

1. This Promotion is valid from **15 October 2024** to **31 December 2024** (both dates inclusive) or such other date(s) as may be determined by HSBC at its discretion ("Promotional Period").
2. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Balance Transfer Cashback Promotion (the "Cashback Promotion"), applicants must (a) successfully apply and be approved for HSBC Balance Transfer via the HSBC Singapore App during the Promotion Period and (b) meet the eligibility criteria for each cashback criteria ("Eligible customer").

3. A Cashback amount is computed as follows:

Type	Cashback amount
Cashback 1: First-time Balance Transfer customer To be eligible for Cashback 1: Eligible customer must not have applied for HSBC Balance Transfer since 1 October 2023 and has successfully been approved for HSBC Balance Transfer during the Promotion Period.	SGD20
Cashback 2: Balance Transfer amount is more than SGD20,000 To be eligible for Cashback 2: Eligible customer has successfully been approved for a single HSBC Balance Transfer with amount of more than SGD20,000 during the Promotion Period.	SGD80

4. The Cashback will be credited to the Eligible Customer's HSBC Credit Card Account within three (3) calendar months from the end of Promotional Period.
5. A Cashback amount is capped at SGD100 per customer throughout the Promotion Period.
6. The award of the Cashback is subject to the customer's HSBC Credit Card Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
7. The Cashback can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash, or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances.
8. The terms and conditions of this Cashback Promotion should be read in conjunction with the prevailing HSBC Balance Transfer Terms and Conditions, the latest copy of which is available online at <https://www.hsbc.com.sg/credit-cards/features/balance-transfer/>
9. The HSBC Credit Card Terms will apply; please refer to <https://www.hsbc.com.sg/help/terms-and-conditions/> (the "Relevant Terms"). In the event of any conflict or inconsistency between these terms and conditions and the Relevant Terms in respect of the Programme, these terms and conditions shall apply to the extent of the conflict or inconsistency.
10. HSBC reserves the right to vary the terms of, or withdraw, this Cashback Promotion at any time without prior notice.
11. All information is accurate at the time of posting online.