

HSBC's Lunar New Year Rewards Redemption Promotion 2022

Promotional Period: 1 December 2021 to 9 January 2022 (both dates inclusive)

Promotion Mechanics:

Redeem a can of Skylight New Zealand Superior Abalone worth S\$45 nett or 3-piece Skylight Abalone Gift Set worth S\$90 nett with your Reward Points

From 1 December 2021 to 9 January 2022, use your HSBC credit card's Reward Points to redeem a can of Skylight New Zealand Superior Abalone worth S\$45 nett or 3-piece Skylight Abalone Gift Set worth S\$90 nett.

Redemption Requirements	Gift	Gift Code
12,000 Reward Points	A can of Skylight New Zealand Superior Abalone worth S\$45 nett	CAN<number of can(s) to be redeemed>
20,00 Reward Points	3-piece Skylight Abalone Gift Set worth S\$90 nett	SET<number of gift set(s) to be redeemed>

How to participate in this offer?

1. Choose your preferred Reward Points redemption gift and register with the relevant Gift Code via HSBC Credit Card Campaign Registration Form ("E-Form") from 1 December 2021 to 9 January 2022.

A can of Skylight New Zealand Superior Abalone worth S\$45 nett

For reward points redemption, register via E-Form with the following details:

CAN<number of can(s) to be redeemed>
(e.g. CAN1)

3-piece Skylight Abalone Gift Set worth S\$90 nett

For reward points redemption, register via E-Form with the following details:

SET<number of gift set(s) to be redeemed>
(e.g. SET1)

2. Qualified Cardholders will receive an SMS confirmation by **21 January 2022**.
3. Present your registered HSBC credit card and the SMS confirmation at the following address by 28 February 2022 to redeem the can of Skylight New Zealand Superior Abalone and/or 3-piece Skylight Abalone Gift Set.

Redemption Location:

- Mojito Redemption, 68 Orchard Road #04-60/61 Plaza Singapura Extension, Singapore 238839

Operating Hours: 12pm to 8pm

Note: Please take note of the different operating hours for Mojito Redemption on the below dates.
Lunar New Year 31 Jan 2022 to 6 Feb 2022 - CLOSED

When making redemptions, please present the Registered Card, and SMS received for the redemption of the Gift(s) which includes the Unique Reference Code.

(A) HSBC's Lunar New Year Rewards Redemption Promotion 2022 Terms & Conditions

1. A person who holds a HSBC credit card (except a HSBC corporate card, HSBC Advance credit card and HSBC debit card) issued by HSBC Bank (Singapore) Limited ("HSBC") in Singapore ("**Card**" or "**Cards**") and whose credit card account is in good standing with HSBC over the entire Promotional Period (as defined below) and at the time of fulfillment (as determined by HSBC at its sole discretion) ("**Cardholder**") and who fulfills these terms and conditions shall be eligible to participate in the Redemption Promotion ("**Promotion**").
2. This Promotion is valid from 1 December 2021 to 9 January 2022 (both dates inclusive) (the "**Promotional Period**").
3. HSBC reserves the right to determine at its sole and absolute discretion whether Cardholder(s) have met all the requirements of this Promotion.
4. For the purpose of this Promotion, "Gifts" means the rewards that Cardholders can redeem using their reward points at a rate as indicated in the Promotion during the Promotional Periods. The Gifts can be found in Clause 8b.
5. Use of the Gifts 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.
6. Once a redemption has been accepted by HSBC, it cannot be cancelled or exchanged by the Cardholder. There will be no replacement of lost, defaced, damaged or stolen Gift(s) after issuance.
7. The Gifts are not exchangeable for cash, reward points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
8. To participate in this Promotion, a Cardholder must:
 - a. Register their interest via the HSBC Credit Card Campaign Registration Form ("**E-Form**") using the relevant Gift Code from 1 December 2021 to 9 January 2022 (each successfully registered Cardholder shall be a "**Rewards Redemption Registered Cardholder**" and the Card used by him/her to make the registration will be a "**Registered Card**").
 - b. Have sufficient amount of Reward Points left in the Registered Card's account to redeem the Gift(s) at the point of fulfillment.

Each Registered Cardholder which fulfills the relevant eligibility criteria for this Promotion will be entitled to redeem the Gift out below (each, a "**Rewards Redemption Gift**"):

Redemption Requirements	Gift	Gift Code
12,000 Reward Points	A can of Skylight New Zealand Superior Abalone worth S\$45 nett	CAN <number of can(s) to be redeemed>
20,000 Reward Points	3-piece Skylight Abalone Gift Set worth S\$90 nett	SET <number of gift set(s) to be redeemed>

For example, if the customer wishes to redeem **ONE** can of Skylight New Zealand Superior Abalone, he/she will register using Gift Code CAN1.

For example, if the customer wishes to redeem **TWO** sets of 3-piece Skylight Abalone Gift Set, he/she will register using Gift Code SET2.

If a Registered Cardholder has made a successful redemption under this Promotion, HSBC will debit the required number of reward points from his/her Registered Card account. The reward points will be debited from the Registered Card account by 21 January 2022.

If a Registered Cardholder does not have sufficient reward points in his/her Registered Card account, he/she will not be eligible to participate in this Promotion and no reward points will be deducted from his/her account. If a Registered Cardholder has indicated that he/she wishes to redeem multiple quantities of Gifts but does not have sufficient reward points for the redemption, the Bank will allocate the quantity of Gift that he/she can redeem.

9. Registrations in any other format, and/or E-Form registrations with incorrect information will be automatically disqualified. An acknowledgement of participation will be displayed on the website after the E-Form registration has been submitted. This acknowledgement of participation does not equate to qualification of the Gift, even if the requirements are met.
10. Registered Cardholders who fulfill the relevant eligibility criteria for this Promotion (as the case may be) will receive an SMS for the redemption of the Gift(s) by 21 January 2022 ("**Qualified Cardholders**").
11. SMS delivery of such acknowledgement 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.
12. Qualified Cardholders must redeem the Gift by 28 February 2022. Strictly no extension allowed.

Redemption Location:

- Mojito Redemption, 68 Orchard Road #04-60/61 Plaza Singapura Extension, Singapore 238839

Operating Hours: 12pm to 8pm

Note: Please take note of the different operating hours for Mojito Redemption on the below dates.
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When making redemptions, please present the Registered Card, and SMS received for the redemption of the Gift(s) which includes the Unique Reference Code.

13. If there are any issues regarding the non-receipt of the SMS, Qualified Cardholders must contact HSBC by 28 January 2022. In the event of any disputes in relation to the Promotion, HSBC's decision shall be final.
14. HSBC shall not be responsible for injury, pain, loss or damages suffered by any Cardholder in connection with any Gift redeemed through the Promotion.
15. Fraud and abuse relating to the redemptions may result in the forfeiture of accrued Points as well as the cancellation of the Cardholder's Cards.
16. Cardholders, who redeem any Gift in this Promotion, are customers of the vendor providing the Gift and shall direct any queries or complaints relating to such Gift to the relevant vendor. HSBC shall not in any way be responsible for dealing with such queries or complaints.
17. Without prejudice to any of the Bank's rights and remedies, HSBC is entitled, at any time, in its discretion and without giving any reason or notice, to terminate the Promotion or withdraw, cancel or invalidate the availability of the Gift.

18. HSBC is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
19. HSBC's records relating to this Promotion including any details relating to registration shall be final and binding on all Cardholders.
20. HSBC accepts no liability for any late submission of any transaction by merchants for whatever reason.
21. HSBC reserves the right to vary, delete or add to any of these terms and conditions, or withdraw or alter the Promotion at any time without prior notice.
22. Should there be any issues related to this Promotion, the Cardholder is required to contact HSBC at 1800-HSBC NOW (4722 669) or email to direct@hsbc.com.sg.
23. 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.
24. All information is accurate at the time of publishing or posting online.

(B) HSBC's Lunar New Year Rewards Redemption Promotion 2022 FAQs

Q: What is the qualifying redemption period of this Promotion?

A: 1 December 2021 to 9 January 2022 (both dates inclusive)

Q: How can I redeem the Gifts?

A: To participate in this Promotion, a Cardholder must:

- Register their interest via the HSBC Credit Card Campaign Registration Form ("**E-Form**") using the relevant Gift Code from 1 December 2021 to 9 January 2022 (each successfully registered Cardholder shall be a "**Rewards Redemption Registered Cardholder**" and the Card used by him/her to make the registration will be a "**Registered Card**").
- Have sufficient amount of Reward Points left in the Registered Card's account to redeem the Gift(s) at the point of fulfilment.

Each Registered Cardholder which fulfills the relevant eligibility criteria for this Promotion will be entitled to redeem the Gift set out below (each, a "**Rewards Redemption Gift**"):

Redemption Requirements	Gift	Gift Code
12,000 Reward Points	A can of Skylight New Zealand Superior Abalone worth S\$45 nett	CAN <number of can(s) to be redeemed>
20,000 Reward Points	3-piece Skylight Abalone Gift Set worth S\$90 nett	SET <number of gift set(s) to be redeemed>

For example, if the customer wishes to redeem **ONE** can of Skylight New Zealand Superior Abalone, he/she will register using Gift Code CAN1.

For example, if the customer wishes to redeem **TWO** sets of 3-piece Skylight Abalone Gift Set, he/she will register using Gift Code SET2.

Q: How and when will I be notified of my redemptions?

A: Customers who have made successful redemptions under this Promotion, will receive a redemption SMS by 21 January 2022.

Q: How and where can I redeem the Gift?

A: Each Registered Cardholder is required to flash his/her redemption SMS and present his/her relevant Registered Card at the follow location to redeem the relevant Gift:

Redemption location:

- Mojito Redemption, 68 Orchard Road #04-60/61 Plaza Singapura Extension, Singapore 238839

Operating Hours: 12pm to 8pm

Note: Please take note of the different operating hours for Mojito Redemption on the below dates.
Lunar New Year 31 Jan 2022 to 6 Feb 2022 - CLOSED

When making redemptions, please present the Registered Card, and SMS received for the redemption of the Gift(s) which includes the Unique Reference Code.

Q: What do I need to present for redemption?

A: For the redemption of any Gift, Qualified Cardholders must produce the Registered Card, and SMS received for the redemption of the Gift(s) which includes the Unique Reference Code.

Q. When will the reward points be deducted for qualified customers?

A: The reward points will be debited from the Registered Card account by 21 January 2022.

Q: Can I redeem for more than ONE can of Skylight New Zealand Superior Abalone?

A: Yes you may so long as you have sufficient reward points for the redemption.

Q: Can I redeem for more than ONE 3-piece Skylight Abalone Gift Set?

A: Yes you may so long as you have sufficient reward points for the redemption.

Q. I've cancelled my credit card. Can I still receive the Gift(s)?

A: No, you will not be eligible. In the event that a Registered Card is voluntarily or involuntarily cancelled or terminated or suspended for any reasons whatsoever, or a Qualified Cardholder is determined by HSBC (in its sole discretion) not to have fulfilled the conditions of the Promotion for any reason, HSBC reserves the right to disqualify the Qualified Cardholder at its sole discretion.

Q: Can a proxy redeem the Gift(s)?

A: A Qualified Cardholder may authorise a proxy to make the redemption on his/her behalf. The proxy will have to present his/her own NRIC (for Singaporean citizens and PRs) / Passport together with the following for redemption:

- SMS forwarded by the Qualified Cardholder containing the relevant Unique Reference Code; and
- A photocopy of the Cardholder's Card that was used for the reward points redemption

Q: Will I receive any form of communication from HSBC if my redemption request was not successful?

A: No, only qualified customers will receive a Redemption SMS.

Q: Are there any other terms and conditions for the Promotion?

A: HSBC reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification 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.