

**Terms and Conditions for HSBC Privé Exclusive Privileges – Complimentary Airport Lounge access (the “Offer”)**

1. This offer is extended by HSBC Bank (Singapore) Limited (“HSBC”) to Primary Privé Credit Cards issued by HSBC Bank (Singapore) Limited” (“Card”, and such cardholders, “Eligible Cardholders”), and is valid till 31 December 2025.
2. Each Eligible Cardholder and up to three (3) supplementary cardholders under the Eligible Cardholder’s Card account (each, a “Supplementary Cardholder”) will be eligible to gain complimentary unlimited access to any of the participating airport lounges (visit <https://www.prioritypass.com> for full list of lounges) by presenting their primary or supplementary Card (as the case may be) and boarding pass to the lounge operator, and signing a slip to verify entry/visit to the lounge (“Record Visit Slip”).
3. If the Eligible Cardholder and/or the Supplementary Cardholder brings one or more guests, guest charges apply at USD 35 per guest per visit, based on the number of guests indicated in the Record of Visit Voucher upon entry. Guest charges are subject to change at the lounge operator’s discretion.
4. If the Eligible Cardholder and/or the Supplementary Cardholder is traveling on their own, a pre-authorisation amount of USD1 will be swiped for verification and authentication purposes of the card upon entry and will not be charged to the Card.
5. The Eligible Cardholder and/or the Supplementary Cardholder is responsible for any guest(s) brought by them to the lounge once they have signed the Record of Visit Voucher.
6. HSBC is not a supplier of the products and/or services provided by the lounge operator and will not accept any liability in relation thereto.
7. Use of the lounge program is subject to the terms and conditions of the lounge operator. For more information and the full terms and conditions of the lounge program, visit <https://www.prioritypass.com>
8. Changes to these terms
  - a. We live in a rapidly changing world. Sometimes this means we need to update this Offer terms and conditions. These updates include amendments to:
    - i. fees and charges (if any); and
    - ii. HSBC Credit Cards benefits and features
  - b. We may amend or supplement this Offer 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:
      1. applicable law, rule, regulation;
      2. 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:
      1. banking and financial services practices;
      2. environmental, social and governance practices;
      3. consumer and investor protection practices;
      4. 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);
  - 5. operational resilience and data management practices; or
  - 6. taxation and transfer pricing practices; or
  - 7. otherwise protect our legitimate interests.
- c. To the extent reasonably practicable, we'll give you reasonable notice of any changes to this Offer terms and conditions before such this Offer terms and conditions take effect.
  - d. 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
    - iv. using any other method we think is reasonably appropriate.
  - e. If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.
- 9. These terms and conditions are governed by Singapore laws and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
  - 10. All information is correct at the time of publishing or posting online.