



Terms and Conditions for HSBC Privé Exclusive Privileges – Complimentary Companion Air Ticket (the “Offer”)

1. The Offer is extended by HSBC Bank (Singapore) Limited (“HSBC”) for HSBC Privé Primary Cardholder and is valid till 31 December 2025 (the “Promotional Period”).
2. Cardholders that meet the qualifying criteria of the Offer (“Eligible Cardholders”) can enjoy one complimentary round-trip air ticket for their travel companion in respect of the same designated airline, eligible destination and cabin class as the Paid Ticket (“Complimentary Ticket”), subject to a maximum of one Complimentary Ticket per anniversary year of their Eligible Card.
3. The Complimentary Ticket will be issued in respect of the lowest available fare in business class as the Paid Ticket. For the avoidance of doubt, the Complimentary Ticket will not be issued if there is no:
 - a. non-restricted fare ticket for the Paid Ticket; and
 - b. no lowest available fare for the Complimentary Ticket.

Qualifying Criteria

4. A customer must fulfil the following requirements in order to qualify for the Offer:
 - a. hold an Eligible Credit Card, and the Eligible Credit Card account is valid and in good standing during the Promotional Period and the Offer fulfilment period; and
 - b. successfully complete the booking of a Paid Ticket (as defined below) through the HSBC Privé Mastercard Premium Concierge, in accordance with these terms and conditions; and
 - c. successfully purchase the Paid Ticket with an Eligible Credit Card.

“Paid Ticket” means a round-trip air ticket that is a Non-restricted Fare (as defined below) or Business Class air ticket from Singapore, in respect of a designated airline, corresponding eligible destination and corresponding cabin class set out below:

Designated Airlines	Eligible Destinations
<ul style="list-style-type: none">• Singapore airlines	Any destination in Asia*
<ul style="list-style-type: none">• British Airways• Emirates• Japan Airlines• Qantas Airways• Qatar Airways	Any destination in the world

*For avoidance of doubt, Australia and New Zealand are not part of Asia.

5. The traveler using the Paid Ticket must be the cardholder of the Eligible Credit Card.
6. The Offer is not applicable to supplementary cards or additional cards of an Eligible Credit Card.

7. To be eligible for the Offer, the booking and purchase of the Paid Ticket must be made during the Promotional Period and at least 14 days prior to the departure date; and the departure date and return date of the Paid ticket
 - a. Must not fall within any of the Blackout Travel Periods (as defined below); and
 - b. Must fall within 6 months from the booking date. By way of illustration, air tickets booked on 30th September 2025 must have a return date no later than 31st Mar 2026.
8. The Complimentary Ticket will be awarded upon purchase of the Paid Ticket in accordance with these terms and conditions.
9. General conditions
 - a. All travel must start and end in Singapore.
 - b. All travel must be ticketed in the country/city in Singapore.
 - c. The person using the Complimentary Ticket must travel with and have the same itinerary as the cardholder of the Eligible Credit Card with the Paid Ticket.
 - d. The Paid Ticket and Complimentary Ticket must be issued at the same time.
 - e. Only one stop-over (as defined below) is allowed in the itinerary.
 - f. Open tickets, open returns, circle trips (as defined below), and round the world trips are not permitted.
 - g. Code share flights are not applicable to the Offer.
 - h. All seats and fares are subject to availability in GDS (as defined below) used by the Designated Travel Provider (as defined below) at the time of booking and not at the time of quotation. Availability of seats and fares in GDS used by the Designated Travel Provider may differ from those indicated by websites of designated airlines, online airfare aggregators and other travel agencies.
 - i. The Complimentary Ticket is only applicable to airfares. Taxes, surcharges, or any other fees will be borne by the cardholder of the Eligible Credit Card.
 - j. Fare quotations are not final until ticket issuance. Holding of fares and seat availability is subject to the rules and policies of the relevant designated airlines.
10. Amendment, Cancellation and Charges
 - a. Any cancellation and/or amendment of the Complimentary Ticket must be requested through the HSBC Privé Mastercard Premium Concierge. Any amendment requests will be subject to the availability of air tickets. Any charges arising from cancellation and/or amendment will be charged to the Eligible Credit Card.
 - b. At the time of booking, all applicable taxes, surcharges, and fees for the Paid Ticket and the Complimentary Ticket will be charged to the Eligible Credit Card.
 - c. Itinerary amendments and refunds are subject to the terms and conditions of the refund, cancellation & itinerary amendment policies of the relevant designated airlines.
 - d. Once the Paid Ticket and the Complimentary Ticket are issued, any requests for deviations or changes in routing will be at the expense of the cardholder of the Eligible Credit Card.
 - e. Travel companions who fail to show up for their flight will be treated as having forfeited their Complimentary Tickets. Under such circumstances, rebooking is not allowed.
 - f. Upgrade of travel class of Complimentary Tickets via cash or mileage is not permitted.

11. Miscellaneous

- a. Complimentary Tickets are non-transferrable and non-endorsable.
- b. Tickets are not interchangeable for travel on other airlines.
- c. The Offer is non-transferrable and cannot be combined or applied with other promotions, discounts, offers or internet airfares, and cannot be exchanged for cash, other products, services, or discounts.
- d. Use of the Complimentary Ticket is subject to the terms and conditions of the relevant designated airlines. Please refer to their websites for details.

12. HSBC accepts no liability for the goods and services provided by the designated airlines.

13. HSBC reserves the right to determine if a customer has met all the relevant requirements of the Offer. If HSBC determines that a customer has acted in a fraudulent or abusive way, that customer shall not be eligible for the Offer.

14. HSBC may debit a customer's Eligible Credit Card or account for the equivalent value of any Complimentary Ticket issued under the Offer if:

- a. The purchase of the Paid Ticket is subsequently reversed or found to be ineligible for the Offer; or
- b. the customer's Eligible Credit Card is cancelled within 13 months from the date of its issuance.

15. 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.
16. These terms and conditions are governed by Singapore laws and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
17. All information is correct at the time of publishing or posting.

What these terms mean

18. **"Eligible Credit Card"** means any primary HSBC Privé Credit Card issued by HSBC Bank (Singapore) Limited.
19. **"Non-restricted Fare"** means full-fare tickets that are usually fully refundable, represented by the single, most flexible fare code of business class as defined by the relevant designated airlines.
20. **"Designated Travel Provider"** means BCD Travel.
21. **"GDS"** means Global Distribution System, which is a system used by the Designated Travel Provider to make reservations.
22. **"Blackout Travel Periods"** refer to 21 December 2024 – 30 December 2024, 30 January 2025 – 2 February 2025 and 21 December 2025 – 30 December 2025.
23. **"open ticket"** refers to a ticket with no fixed travel dates or times, but a fixed validity period.
24. **"open return"** refers to a flexible ticket of which the time and date of return need not be specified at time of ticketing.
25. **"connecting city"** refers to the city where the airline makes a regular connection en-route to the final destination city.
26. **"stop-over"** refers to a long stop in the connecting city that is more than 24 hours.
27. **"circle trip"** refers to a trip of which the origin city is also the final destination city but with more than one stop-over.