



## **Terms and Conditions for HSBC Privé Exclusive Privileges – Complimentary Hotel Benefits with Mandarin Oriental (the “Offer”)**

### **When can you enjoy the Offer**

1. The promotional period of the Offer is valid till 31 December 2025. Blackout dates apply.

### **What is the Offer**

2. During the promotional period, you can enjoy following benefits (the “Benefits”) at participating properties of the Participating Merchant per stay:

#### Benefits:

- Room upgrade upon check-in, subject to availability; and
- Complimentary daily breakfast for two; and
- Complimentary Internet access; and
- USD\$100 dining or spa services credit; and
- Additional USD\$50 dining or spa services credit when booking a suite; and
- In-room welcome amenity.

#### Participating Properties:

- Emirates Palace Mandarin Oriental, Abu Dhabi
- Mandarin Oriental, Singapore
- Mandarin Oriental, Hong Kong
- Mandarin Oriental, Wangfujing
- Mandarin Oriental, Tokyo
- Mandarin Oriental Hyde Park, London

### **How can you enjoy the Offer**

3. You can enjoy the offer if you:
  - a. hold an Eligible Credit Card, your Eligible Credit Card account is valid and in good standing during the promotional period and check-out dates; and
  - b. successfully book the selected room category through the HSBC Privé Mastercard Premium Concierge at least 3 days in advance prior to your check-in date; and
  - c. present your Eligible Credit Card upon check-in and check-out; otherwise the rates will be adjusted to best available rate without the associated benefits.
4. You cannot:
  - a. use the offer in conjunction with any other offer or promotion; or
  - b. exchange the Offer for cash, other products, services, or discounts or transfer the Offer.

### **Read before you enjoy the Offer**

5. Room upgrade is applicable to Selected Room Categories only, and subject to availability and black-out dates.

6. Holder of an Eligible Credit Card needs to be one of the guests who stay in the booked room except for the additional room booked by the card holder mentioned in Clause 7. The room must be paid for by an Eligible Credit Card.
7. Eligible Credit Card holders can enjoy the Offer for one additional room with the same period of stay. The additional room must be paid for by an Eligible Credit Card.
8. Reservation, cancellation or amendment must be made via the HSBC Privé Mastercard Premium Concierge at least 3 days before your check-in date.
9. The Participating Merchant reserve the right not to extend the associated benefits for any future bookings if the Eligible Credit Card is found to be used by another person other than the cardholder for bookings or payment.
10. Spending credits for Dining or Spa are only valid on a two-night stay or longer.
11. Hotel bookings are subject to the terms and conditions of the Participating Merchant. Please refer to its website for details.
12. The Benefits may be changed, substituted or deleted by Participating Merchant from time to time and are subject to availability. Please refer to Participating Merchant's website for details.
13. 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.
14. We accept no liability for the quality of goods and services provided by the Participating Merchant.
15. In case of disputes arising out of this promotion, the decision of the Participating Merchant and us shall be final and conclusive.
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 online

### **What these terms mean**

18. **"Eligible Credit Card"** means any primary or additional HSBC Privé issued by HSBC Bank (Singapore) Limited and its successors and assigns.
19. **"Participating Merchant"** means Mandarin Oriental Hotel Group Limited.
20. **"Black-out dates"** and **"Selected Room Categories"** are defined by Participating Merchants and are subject to change from time to time without prior notice. Please check with Participating Merchant for details upon check-in.
21. **"we", "us" or "our"** means HSBC Bank (Singapore) Limited and its successors and assigns.
22. **"you" or "your"** means the person to whom we issue an Eligible Debit Card that is eligible for the offers.