



HSBC Privé Credit Card
Terms and Conditions



HSBC Privé
By Global Private Bank



HSBC PRIVE CREDIT CARD TERMS AND CONDITIONS

The HSBC Privé Credit Card (the "Card") offers, benefits and services (the "Benefits") are available to customers who hold a valid Card issued by HSBC Bank (Singapore) Limited ("HSBC" and each such customer, a "Cardholder") unless otherwise stated.

HSBC accepts no liability for the goods and services provided in connection with the Benefits by any merchant or service provider. All information is correct at the time of printing or posting online. These Terms and Conditions should be read together with the HSBC Credit Card Terms and any other terms and conditions that apply to the Benefits. Please visit hsbc.com.sg/privemc for the latest terms and conditions that apply to the Card and the Benefits.

The Benefits will involve HSBC introducing primary Cardholders and (for selected services only) supplementary Cardholders to certain third parties ("Third Party Service Providers") and, whilst HSBC will exercise care and diligence in selecting the Third Party Service Providers, HSBC does not guarantee the quality of any Third Party Service Provider and the services that they provide (the "Services") and HSBC will not be liable to the Cardholders for any acts or omissions of the Third Party Service Providers. Where applicable:

- (a) use of the Services is subject to the terms and conditions of the relevant Third Party Service Providers, and Cardholders should refer to them for further details; and
- (b) Cardholders should make their own final selection of who to appoint to provide any of the Services.

HSBC reserves the right to process and/or obtain primary Cardholders information from HSBC Global Private Bank and vice versa from time to time for the purposes of assessing HSBC Privé card eligibility

If a Cardholder misses a payment in respect of their Card, or doesn't make payment after HSBC has given them any reasonable time to pay, HSBC may deduct the amount owed by the Cardholder from any balance(s) in other HSBC accounts held by the Cardholder in Singapore or in another country or territory, including any joint accounts and/or accounts held by the Cardholder with HSBC Global Private Banking.

GENERAL TERMS AND CONDITIONS

1. HSBC reserves the right to terminate the Cardholder's card account if the product requirement is not met. Such as but not limited to, relationship status being terminated with HSBC Global Private bank, any suspicious activities or minimum income assessment not met.
2. Cardholder agrees to ensure that the details provided to the bank or its third party service providers are accurate and updated at all times in or to utilize any benefits offered.
3. The Cardholder shall ensure that any and all information provided by the Cardholder or any person acting on behalf of the Cardholder to HSBC is complete, true and accurate. The Benefits and any Reward Points awarded to a Card account cannot be transferred to another Card account.
4. HSBC shall not be responsible for any delay or failure to provide the Benefits caused by any event beyond its reasonable control, including but not limited to, fire, earthquake, flood, lightning, riots, strikes, lockouts, government action, war, acts of terrorism, disruption of electrical or power supplies and/or disruption, breakdown or failure of equipment.
5. The Cardholder consents to HSBC and the relevant third party service providers recording telephone calls with the Cardholder in connection with the provision of the Benefits and/or the Services, where applicable.



6. Changes to these terms:

- a. We live in a rapidly changing world. Sometimes this means we need to update this Programme 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 Programme 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 Programme terms and conditions before such this Programme 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.

7. These terms and conditions are governed by Singapore laws and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

8. All information is correct at the time of publishing or posting.

ANNUAL CREDIT CARD FEE

1. The annual fee of S\$4,888 (not inclusive of GST) will be charged to the Card account after the Card has been approved. The annual fee is strictly non-waivable.
2. Upon payment of the annual fee for the first year of the Card membership, Cardholders will be entitled to receive a welcome bonus of 450,000 HSBC Reward Points (equivalent of 150,000 KrisFlyer miles). No welcome bonus will be accorded in subsequent years.



TERMS ADDITIONAL TO HSBC'S REWARDS PROGRAMME (THE "PROGRAMME")

1. A Cardholder earns 4.8 HSBC's Reward points ("Points") for every SGD1.00 (or the equivalent in the Card's denominated currency) spent locally on Qualifying Transactions with the Card (rounded to the nearest whole number).
2. A Cardholder earns 6 Points for every SGD1.00 (or the equivalent in the Card's denominated currency) spent overseas on Qualifying Transactions with the Card (rounded to the nearest whole number).
3. All HSBC Rewards points earned from Qualifying Transactions made with the Card will have no expiry.
4. For the purposes of calculating the Points which the Cardholder is entitled to under the Programme, the Qualifying Transactions made with the primary and supplementary Card(s) will be combined and consolidated under the primary Card account.
5. In these Terms and Conditions:
"Qualifying Transactions" refers to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):
 - 4829 – Money Transfer
 - 4900 – Utilities – Electric, Gas, Water and Sanitary
 - 5199 – Nondurable Good
 - 5960 – Direct Marketing – Insurance Services
 - 6010 – Financial Institutions – Manual Cash Disbursements
 - 6011 – Financial Institutions – Automated Cash Disbursements
 - 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
 - 6050 – Quasi Cash—Customer Financial Institution
 - 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
 - 6211 – Security Brokers / Dealers
 - 6300 – Insurance Sales, Underwriting, and Premiums
 - 6513 – Real Estate Agents & Managers - Rentals
 - 6529 – Remote Stored Value Load - Member
 - 6530 – Remote Stored Value Load - Merchant
 - 6532 – PSP-Member-Payment Transaction
 - 6533 – PSP-Merchant-Payment Transaction
 - 6534 – Money Transfer-Member
 - 6536 – Moneysend - Intracountry
 - 6537 – Moneysend - Intercountry
 - 6538 – Moneysend Funding
 - 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load
 - 6555 – Mastercard Imitated Rebate
 - 7299 – Other Services—Not Elsewhere Classified
 - 7349 – Clean/Maint/Janitorial Serv
 - 7399 – Business Services Not Elsewhere Classified
 - 7511 – Quasi Cash – Truck Stop Trxns
 - 7523 – Automobile Parking Lots and Garages
 - 7801 – Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
 - 7995 – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks



- 8062 – Hospitals
 - 8211 – Elementary and Secondary Schools
 - 8220 – Colleges, Universities, Professional Schools, and Junior Colleges
 - 8241 – Correspondence Schools
 - 8244 – Business and Secretarial Schools
 - 8249 – Vocational and Trade Schools
 - 8299 – Schools and Educational Services (Not Elsewhere Classified)
 - 8398 – Charitable Social Service Organizations
 - 8651 – Political Organizations
 - 8661 – Religious Organizations
 - 8999 – Professional Services (Not Elsewhere Classified)
 - 9211 – Court Costs, Including Alimony and Child Support
 - 9222 – Fines
 - 9223 – Bail and Bond Payments
 - 9311 – Tax Payments
 - 9399 – Government Services (Not Elsewhere Classified)
 - 9402 – Postal Services – Government Only
 - 9405 – Intra-Government Purchases – Government Only
 - 9754 – Gambling-Horse Racing Dog Racing State Lotteries
- and such other categories of transactions which HSBC may exclude from time to time.

6. In the event that any Qualifying Transaction is voided, cancelled, disputed and/or reversed, any Points awarded will be cancelled and reversed ("Cancelled Points"). In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge their equivalent cash value to the primary Card account. The cash value of each Point shall be equivalent to the dollar amount required to purchase such Point under the Programme.
7. The Programme and the calculation, use and redemption of the Points are subject to the HSBC's Rewards Programme terms and conditions which are available at www.hsbc.com.sg/rewards. In the event of any conflict or inconsistency between these Terms and Conditions and the HSBC's Rewards Programme terms and conditions, these Terms and Conditions shall prevail to the extent of such conflict or inconsistency.



TRAVEL AND LIFESTYLE CONCIERGE SERVICES

Services

1. In order to request for any of the travel and lifestyle concierge services set out in these Terms and Conditions (the "Concierge Services"), the Cardholder should contact HSBC at 1800 6838 883 (in Singapore), +65 6683 8883 (outside Singapore), or through any other channels as determined by HSBC (hereinafter referred to as "HSBC Privé Mastercard Premium Concierge").
2. The Concierge Services are only available in in specified countries. For further details, Cardholders should contact the HSBC Privé Mastercard Premium Concierge.
3. By using the HSBC Privé Mastercard Premium Concierge, the Cardholder agrees that:
 - a. the relevant Third Party Service Provider and/or its representatives may act on the Cardholder's behalf for the purpose of fulfilling any request from the Cardholder in connection with the Concierge Services; and
 - b. HSBC may share the Cardholder's information (such as their name and Card account opening date) to the relevant Third Party Service Provider and/or its representatives for the purpose of facilitating the Concierge Services.

Travel Services

4. Inoculation and Visa Requirement Information

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide information concerning visa and inoculation requirements for foreign countries, as those requirements may be specified from time to time in the World Health Organization's website or other published information which HSBC Privé Mastercard Premium Concierge may deem relevant.

5. Hotel Referral and Reservation Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of hotels and holiday resorts in major cities to the Cardholder. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

6. Flight Information and Ticketing Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of airlines in major cities as well as flight times where possible. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of flight reservations on behalf of the Cardholder.

7. Currency Rates and Conversions

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide the Cardholder with indicative exchange and conversion rates based on information as reflected on the website www.oanda.com.

8. Trip Planning and Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of travel and tour companies. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of arrangements with the travel and tour companies on behalf of the Cardholder.



9. Overseas Language/Translation Support

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide the Cardholder with telephonic translation services and emergency support where possible and upon request by the Cardholder.

10. Sightseeing and Destination Recommendations

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of travel agencies at the Cardholder's travel destination. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist in the facilitating/procuring of travel packages from these travel agencies to the Cardholder and coordinating the arrangements on behalf of the Cardholder.

11. Luxury Yacht/Cruise Information and Reservations

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of luxury yacht/cruise/sealiner operators in major cities as well as departure/arrival times where possible. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

12. Train or Rail Information and Ticketing

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of train/rail operators in major cities as well as departure/arrival times where possible. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

Golfing Services

13. Golf Course Referral and Reservation Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to assist the Cardholder, where possible, by providing the address and telephone number of golf courses in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

14. Golf Lessons Information and Referral Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide the Cardholder with referrals to private golf coaches and classes in specified countries. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also provide the Cardholder with information concerning the class schedules as well as the locations where these classes are held.

15. Golf Equipment and Apparel

HSBC Privé Mastercard Premium Concierge shall, where possible and upon request by the Cardholder, procure Third Party Service Providers to assist the Cardholder with the purchase and delivery of high-end golf clubs and golf accessories such as apparel from authorized boutiques.

16. Golf Events Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to assist in the provision of information on major golfing events and/or competitions in specified countries. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to facilitate the booking and purchase of entry tickets to the designated event.



Wine and Dine

17. Dining Referral and Reservation Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide the name, address and telephone number of restaurants in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

18. Private Dining Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide referrals to caterers based on the type of cuisine as specified by the Cardholder, where possible and upon request by the Cardholder. Although HSBC Privé Mastercard Premium Concierge shall provide such referrals, the ultimate selection of the caterer as well as the food menu shall be determined by the Cardholder.

19. Food Tours Referral and Assistance

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide referrals to event companies who organize food tours in specified countries. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall assist the Cardholder in the purchase of the air tickets and the bookings of hotel accommodation in the location as advised by the Cardholder. HSBC Privé Mastercard Premium Concierge shall not be responsible for the planning of the itinerary of the tour on behalf of the Cardholder.

20. Food Tasting Events Information Service

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide to the Cardholder, as and when available, information concerning food tasting events in specified countries.

21. Vineyards Information and Referral Services

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide information on the popular vineyards in specified countries. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also assist the Cardholder with their purchase and delivery of selected wine as specified by the Cardholder from the vineyards and/or authorized distributor.

Arts and Culture

22. Special Events and Performance Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder, whenever possible, by providing information on special events and performances held in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of reservations on behalf of the Cardholder.

23. Information on New Books and Albums Releases

HSBC Privé Mastercard Premium Concierge shall, upon request from the Cardholder, procure Third Party Service Providers to provide information on the release of the latest books and music records, and if necessary, the locations of book and music stores where these items are available. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to facilitate the purchase of any such item from the stores and/or provide the Cardholder with the website link where these items are available.

24. Cultural Centres, Museums, Art Gallery and Exhibition Information and Referral Services

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to provide, upon request by the Cardholder, information on exhibition events, including the date, operating hours as well as



the venue. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to assist the Cardholder in the making of reservations, purchases and delivery of the tickets.

25. Cultural and Historical Tours

HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to assist the Cardholder in providing referral services to authorised tour agents specialising in cultural and historical tours. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will also assist in the booking of designated tours with the selected authorised tour agent. Should the Cardholder require tailor-made tour packages, HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to refer the Cardholder to the authorised tour agent further assistance.

Shopping Services

26. Flower and Gift Delivery Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to arrange delivery of flowers or gifts to the Cardholder's family or business associates, where possible and upon request by the Cardholder.

27. Jewellery and Watches Referral Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of jewellers and timepiece shops in major cities.

28. Art and Antiques Dealers Information Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of art and antiques dealer in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening hours of the shops/dealers.

29. Major Shopping Belts/Locations Information Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of shopping locations in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall procure Third Party Service Providers to also provide the Cardholder with the opening/ closing hours of the shops.

30. Spa, Fitness Centre and Sports Centre Information and Referral Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing the name, address and telephone number of spa and fitness centers in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of the shops, and/or facilitate the making of reservations on behalf of the Cardholder.

31. Tailoring

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of tailoring shops in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of the shops.



Business Services

32. Conference Information and Referral Services

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing conference information and referral services. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to facilitate the making of arrangements on behalf of the Cardholder.

33. Messenger Service Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder by providing assistance to relay messages between the Cardholder and their family or business associates, where possible and upon request by the Cardholder.

34. Courier Service Assistance

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to assist the Cardholder with arranging courier services to send documents or parcels to their family or business associates, where possible and upon request by the Cardholder.

35. Translation Services

HSBC Privé Mastercard Premium Concierge will procure Third Party Service Providers to provide the name, address and telephone number of translation agencies in major cities. Where possible and upon request by the Cardholder, HSBC Privé Mastercard Premium Concierge shall also procure Third Party Service Providers to provide the Cardholder with the opening/closing hours of these agencies, and/or facilitate the making of arrangements on behalf of the Cardholder with an identified translation agency.



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 Prive 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 the same cabin class (e.g. first or business) 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) 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
• Singapore airlines	Any destination in Asia*
• 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.

What these terms mean

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



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>

Terms and Conditions for HSBC Privé Exclusive Privileges – Airport VIP Service (Expedited Immigration Clearance) (the “Offer”)

1. Each primary HSBC Privé Cardholder (“Eligible Cardholder”) is entitled to eight (8) complimentary Airport VIP Services per cardmember anniversary year under the Airport VIP Service on eligible arrival or departure services from Eligible Airports, and is valid till 31 December 2025.
2. HSBC shall procure Third Party Service Provider to provide the Airport VIP Services (as defined below) to Eligible Cardholders. The Airport VIP Service is only available to HSBC Privé primary Cardholder and his accompanying guest(s).
3. Each entitlement is available for Eligible Cardholder and one (1) accompanying guest if any.
4. Eligible Cardholder must contact the HSBC Privé Mastercard Premium Concierge to make a booking 72 hours prior to scheduled booking time.
5. The Eligible Cardholder must be on a valid flight leaving from Changi Airport in Singapore to use the complimentary Airport Limousine Service. For avoidance of doubt, if the itinerary shows a one-way ticket with the start destination not in Singapore, cardholder will not be eligible.



6. Eligible Cardholder can only have two (2) outstanding booking for this service at any one time.
7. The Eligible Cardholder will be entitled to book two (2) Airport VIP Services per itinerary. For avoidance of doubt, if the itinerary was booked or ticketed in 2 separate bookings but on the same trip- this will be considered as one (1) itinerary.
8. One accompanying guest of the Eligible Cardholder can benefit from the international Airport VIP Service provided that the parties are on the same flight. Additional guest charges are dependent on destination and a primary Eligible Cardholder may contact HSBC Privé Mastercard Premium Concierge for details.
9. The Eligible Cardholder must communicate any changes to the Third Party Service Provider by calling the HSBC Privé Mastercard Premium Concierge hotline at least 48 hours before the anticipated time of arrival at the airport. Cancellation fees apply for a change or cancellation requested less than 48 hours before the anticipated time of arrival at the airport and such fees vary according to airports. Primary Cardholder may call the HSBC Privé Mastercard Premium Concierge hotline for details. The following charges (ranging from US\$65 - US\$389 inclusive of GST) per person depending on location) are applicable and payable by the Eligible Cardholder:
 - a. If a change or cancellation is requested by the primary Cardholder between 48 hours and 24 hours before the anticipated time of arrival at the airport, the Primary Cardholder will be charged 50% of the service fee.
 - b. No changes are allowed less than 24 hours before the anticipated time of arrival at the airport.
 - c. The Primary Cardholder will be charged 100% of the service fee if he changes or cancels the service less than 24 hours before the anticipated time of arrival at the airport or if he fails to show up at the airport at the anticipated time of arrival.
10. HSBC and its agents, contractors or representatives shall not be responsible for any late pick up or extended travel time as a result of unforeseen conditions such as bad weather, road and traffic conditions (and similar conditions) that may cause Cardholders to arrive late or miss their flight.
11. Each Eligible Cardholder shall be entitled to receive the following expedited arrival / departure and “meet and assist” services (the “Airport VIP Services”) in accordance with these terms and conditions:

Service Description	Arrival
Arrival Fast Track	<ul style="list-style-type: none">▪ The Airport Agent (with the Lead Passenger’s Name Sign) will be waiting for the passenger/s at the designated point (approved by the Airport Authorities), whether it will be at the end of the air-bridge or entrance of the Arrivals hall.▪ The Airport agent will assist passenger/s with airline check in formalities and expedite through immigration and security check point, where permitted by local custom authorities.▪ Once the immigration and customs clearance are completed, the Airport Agent will guide the passenger/s to Baggage hall and on through to the public Arrivals area to exit the airport.▪ The Airport Agent will liaise with the driver prior to the passenger/s’s arrival and arrange a meeting point ensuring a smooth handover and completion of service.
Meet and Assist – Airside prior to Immigration	<ul style="list-style-type: none">▪ The Airport Agent (with the Lead Passenger’s Name Sign) will be waiting for the passenger/s at the designated point (approved by the Airport Authorities), whether it will be at the end of the air-bridge or entrance of the Arrival's hall.

	<ul style="list-style-type: none"> ▪ The passenger will be assisted through immigration and security check point; the Airport Agent will try to expedite the process however it cannot be guaranteed at all times. ▪ The passenger/s may be assisted through Customs if the local Customs authorities permit it but again cannot be guaranteed. ▪ Once the immigration and customs clearance are completed the Airport Agent will guide the passenger/s to Baggage hall and on through to the public Arrivals area to exit the airport. ▪ The Airport Agent will liaise with the driver prior to the passenger/s's arrival and arrange a meeting point ensuring a smooth handover and completion of service.
Meet and Assist – Landside after Immigration	<ul style="list-style-type: none"> ▪ The Airport Agent (with the Lead Passenger's Name Sign) will be waiting for the Lead passenger at the designated point (approved by the Airport Authorities), whether it will be after immigration and customs in the Baggage hall or in the public Arrivals hall. ▪ The Airport Agent will liaise with the driver prior to the passenger/s's arrival and arrange a meeting point ensuring a smooth handover and completion of service.

Service Description	Departure
Departure Fast Track	<ul style="list-style-type: none"> ▪ The Airport Agent will begin by contacting the contact number provided for the Lead passenger or the driver (if the driver contact details have been provided), prior to the passenger/s's arrival at the airport in order to arrange the time and meeting point. ▪ The Airport Agent (with the Lead Passenger's Name Sign) will be waiting for the Lead passenger at the designated point (approved by the Airport Authorities), whether it will be kerbside directly outside the terminal or the agreed meeting point. ▪ The Airport agent will assist passenger/s with airline check in formalities and expedite through immigration and security check point, where permitted by local custom authorities. ▪ Once the departure formalities are completed, the Airport Agent will either guide the passenger/s to the lounge (if the passenger/s's airline ticket entitles the lounge access or if it has been booked as an additional service) or to the gate to complete the service.

Meet and Assist – Airside up to Departure Gate	<ul style="list-style-type: none"> ▪ The Airport Agent will begin by contacting the contact number provided for the lead passenger or the driver (if the driver contact details have been provided) prior to the passenger's arrival at the airport in order to arrange the time and meeting point. ▪ The Airport Agent (with the Lead Passenger's Name Sign) will be waiting for the Lead passenger/s at the designated point (approved by the Airport Authorities), whether it will be kerbside directly outside the terminal or the agreed meeting point. ▪ The passenger will be assisted with airline check in formalities, immigration and security check point; The passenger/s may be assisted through Customs if the local Customs authorities permit it but again cannot be guaranteed. ▪ Once the departure formalities are completed, the Airport Agent will either guide the passenger/s to the lounge (if the passenger/s's airline ticket entitles the lounge access or if it has been booked as an additional service) or to the gate to complete the service.
Meet and Assist – Landside up to passport control	<ul style="list-style-type: none"> ▪ The Airport Agent will begin by contacting the contact number provided for the lead passenger or the driver (if the driver contact details have been provided) prior to the passenger's arrival at the airport in order to arrange the time and meeting point (approved by the Airport Authorities). ▪ The Airport Agent (with the Lead Passenger's Name Sign) will be waiting for the passenger/s at the designated point, whether it will be kerbside directly outside the terminal or the agreed meeting point. ▪ The Airport agent will assist passenger/s with airline check in formalities and expedite through immigration and security check point, where permitted by local custom authorities.

12. The participating airports under the Airport VIP Service (each, an "Eligible Airport") are as per below table. The list of airports is subject to change and the services at certain airports may not be available from time to time due to local restrictions at the time of service. All services are subject to final confirmation by the relevant Third Party Service Provider. The Eligible Cardholder may call the HSBC Privé Mastercard Premium Concierge for the latest listing.

Country	Airport Code	Airport	Service Available
Bahrain	BAH	Bahrain	Fast Track
Cambodia	PNH	Phnom Penh	Fast Track
India	BLR	Bangalore	Meet and Assist
	BOM	Mumbai	Meet and Assist
	DEL	New Delhi	Meet and Assist
Indonesia	DPS	Bali	Fast Track
	CGK	Jakarta	Fast Track

Japan	KIX	Osaka	Meet and Assist
	HND	Tokyo	Meet and Assist
	NRT	Tokyo	Meet and Assist
Jordan	AMM	Amman	Fast Track
Kuwait	KWI	Kuwait	Fast Track
Macau	MFM	Macau	Meet and Assist
Mainland China	PEK	Beijing	Meet and Assist
	CAN	Guangzhou	Meet and Assist
	HAN	Hangzhou	Meet and Assist
	SHA	Shanghai	Meet and Assist
	PVG		Meet and Assist
Malaysia	KUL	Kuala Lumpur	Terminal 1- Meet and Assist Terminal 2 - Fast Track
Oman	MCT	Muscat	Fast Track
Philippines	MNL	Manila	This service is suspended by airport authorities until further notice.
Qatar	DOH	Doha	Fast Track
South Africa	CPT	Cape Town	Meet and Assist
	DUR	Durban	Meet and Assist
	GRJ	George	Meet and Assist
	JNB	Johannesburg	Meet and Assist
	PLZ	Port Elizabeth	Meet and Assist
South Korea	ICN	Seoul	Meet and Assist
	GMP		Meet and Assist
Sri Lanka	CMB	Colombo	Meet and Assist
Taiwan	KHH	Kaohsiung	All service in Taiwan we suspended by airport authorities until further notice.
	TSA	Songshan	
	TPE	Taipei	
Thailand	BKK	Bangkok	Meet and Assist, Fast Track
	HKT	Phuket	Fast Track
United Arab Emirates	AUH	Abu Dhabi	Fast Track
	DXB	Dubai	Fast Track
Vietnam	HAN	Hanoi	Fast Track
	SGN	Ho Chi Minh City	Fast Track



Terms and Conditions for HSBC Privé Exclusive Privileges – Golf Program

General Conditions

1. HSBC Privé Primary Cardholders will be entitled to redeem up to 6 complimentary green fees from the list of participating golf clubs ("Golf Privilege").
2. This Golf Privilege is extended by HSBC Bank (Singapore) Limited ("HSBC") to primary cardholders of HSBC Privé Credit Cards issued by HSBC Bank (Singapore) Limited ("Cards" and such cardholders, "Cardholders").
3. The HSBC Privé Golf Privilege is valid till 31 December 2025.
4. For Tier A Golf Clubs listed below ("Tier A Golf Clubs") and Tier B Singapore Golf Clubs, golf bookings are limited to weekdays only and exclude public holidays.
5. Each Cardholder can only redeem a maximum of 1 Golf Privilege per month.
6. Each cardholder is limited to a maximum of 2 complimentary green fees per year at Tier A Golf Clubs.
7. There is no mandatory paying guest required in order for Cardholders to enjoy the Golf Privilege. However, a minimum number of golfers per flight may be required for the booking to be processed in accordance with the golf club's policy.
8. Cardholder and his/her guests should hold valid golfer's insurance as individual golf clubs may impose golf insurance requirement.
9. To be access the Participating Clubs, Cardholders must follow the terms and conditions of booking set out in "Reservations" section below Participating Clubs.
10. Cardholders that have booked an existing Golf Privilege are not allowed to book subsequent golf game/s until the current game has been played.
11. Golf Privilege is not valid for use in conjunction with other non-HSBC Privé Credit Card-related promotions, discounts or offers, and cannot be utilised for participation in corporate golf events, private golf events or golf tournaments. This Golf Privilege is fully subsidized by HSBC Singapore and not a direct offer from the golf clubs ("Participating Clubs").
12. Cardholders are not allowed to take over tee times transferred from other golfers/Participating Club members to make use of the Golf Privileges.
13. Cardholders must be present for bookings made under their name.
14. Cardholders are not allowed to use this program to request a pairing, or to join a flight booked by other golfers/Participating Club members at any Participating Clubs. All pairings are at the sole discretion of, and administered by, the Participating Clubs.
15. All bookings under the Golf Privilege must be made by Cardholders through the HSBC Privé Mastercard Premium Concierge, and Participating Clubs will not entertain any direct correspondence/enquires, attempts



for checking availability and bookings, attempts in securing tee time, transfer of confirmed tee time, and/or amendment of a confirmed golf booking from Cardholders. HSBC reserves the right to reject or cancel a Cardholder's complimentary golf booking if the Cardholder contacts any Participating Clubs directly.

Reservations

1. To book a Golf Privilege, Cardholders must call the HSBC Privé Mastercard Premium Concierge to make the booking.
2. A status update on the golf booking request will be sent to Cardholders by HSBC Privé Mastercard Premium Concierge and/or service provider within 2 business days.
3. Golf Privilege is valid for weekdays and weekends, except public holidays. The policy for public holidays varies by golf clubs.
4. A minimum number of balls per flight may be required for tee-off by Participating Clubs in accordance with their club policy.
5. Bookings must be made at least 5 calendar days in advance. The earliest booking can be made is 14 calendar days in advance before the day of tee-off, excluding the day of tee-off. (As an example, tee-off on a Friday means booking must be made latest by the previous Sunday).
6. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the Participating Clubs and are subject to availability. Cardholders will not be granted access to the Participating Clubs without prior bookings through the HSBC Privé Mastercard Premium Concierge.

Fees and Charges

1. Cardholders will receive complimentary green fees under the Golf Privileges with the Participating Clubs.
2. Where applicable, Cardholders will have to pay for any buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at the Participating Clubs' published rates and is subjected to the Participating Clubs' terms and conditions.
3. Additional guests of Cardholders will have to pay for green fees and Other Usage Charges at the Participating Clubs' published rates, and they are subjected to the Participating Clubs' terms and conditions.
4. All payment made in relation to usage of the Golf Privileges, and any Other Usage Charges incurred while utilizing the Golf Privileges, must be made with a valid HSBC Privé Credit Card.

Cancellation and Charges

1. Cancellations and/or amendments to bookings are strictly to be made through HSBC Privé Mastercard Premium Concierge and not directly with the Participating Clubs.
2. Any cancellation and/or amendment to bookings must be made at least 3 working days prior to the tee-off date, unless otherwise stated in the Participating Club's cancellation policy (as an example, confirmed bookings at Mission Hill are non-amendable and non-cancellable).



3. Cancellation or amendments that do not meet the conditions stated above, late arrivals or non-shows shall be subject to the full published rates and penalty charges stipulated by the Participating Clubs. Penalty charges will be borne in full by Cardholders.
4. Amendment fee of US\$10 + GST applies if changes are made to bookings after confirmation has been issued.
5. Rain check policy will apply as per Participating Clubs' policy.

Miscellaneous

1. Golf Privileges are valid for golf rounds only. They do not provide Cardholders and their guests with access to the other recreational facilities at the Participating Clubs.
2. Cardholders acknowledge and agree that HSBC and the golf service provider, Apexlynx ("Apexlynx") are not responsible for the goods and services (including any non-fulfilment of any privileges or any defect or lack in service or goods) provided by the third parties involved in the Golf Privilege / this program, including the Participating Clubs.
3. HSBC reserves the right at any time and without assigning any reason, to change or to cancel any Participating Club. Cardholders should refer to the HSBC Prive website for the latest list of Participating Clubs.

List of Participating Clubs

Tier A Participating Clubs		
Country	Club Name	Other applicable conditions for bookings
Singapore	Sentosa Golf Club	
Singapore	Tanah Merah Country Club	Minimum 3 balls
China	Mission Hills Golf Club	1. Minimum 1 night hotel stay is required Shenzhen Hotel: From RMB 1,020/room/night Dongguan Hotel: From RMB 920/room/night. 2. Zhang Lianwei & Pete Dye Courses not available for booking. 3. No amendment or cancellation is allowed once booking is confirmed.
Vietnam	The Bluff Ho Tram Strip	
Malaysia	Kuala Lumpur Golf & Country Club	1. East Course and PM only 2. Minimum 2 golfers on weekdays
Japan	Phoenix Seagaia Golf Resort	
New Zealand	Cape Kidnappers	
Korea	New Springville Country Club	Minimum 4 balls per flight for booking submission

Tier B Participating Clubs		
Country	Club Name	Other applicable conditions for bookings
Singapore	Sembawang Country Club	1. Minimum 2 golfers. 2. Weekdays only 3. Closed all Mondays.
Singapore	Orchid Golf & Country Club	Weekdays only
Malaysia	Forest City Golf Resort	1. Minimum 2 golfers on weekdays and 3 golfers on weekends. 2. Single ball will only be applicable for afternoon tee times.
Malaysia	The Els Desaru	
Malaysia	Tropicana Golf & Country Resort	1. Minimum 3 golfers on weekdays and 3 golfers on weekends. 2. Weekend bookings are available on Saturday and Sunday afternoon only.
Thailand	Thai Country Club	
Thailand	Siam Country Club Bangkok	
Thailand	Alpine Chiangmai Golf Resort	
Thailand	Springfield Royal Golf Club	
Thailand	Red Mountain Golf Club	
Indonesia	Padang Golf Sukajadi	
Indonesia	Ria Bintan Golf Club	
Indonesia	Bali National Golf Club (available till 30 April 2025)	
Indonesia	New Kuta Golf Club (available from 1 May 2025)	
Indonesia	Emeralda Golf Club	
Cambodia	Vattanac Golf Resort	
China	Zhuhai Golden Gulf Golf Club	
China	Shanghai Silport Golf Club	
Vietnam	The Montgomerie Links	
Vietnam	Hoiana Golf Resort	
Vietnam	Song Be Golf Resort	
UAE	Emirates Golf Club	
UAE	Abu Dhabi Golf Club	



Terms and conditions for HSBC Privé Exclusive Privileges - Comoclub C6 membership upgrade and complimentary 2-night stay at COMO Hotels and Resorts

1. HSBC Privé primary cardholders which has their card issued by HSBC Bank (Singapore) Limited ("**Eligible Cardholders**") can enjoy the benefits stated in clause 2 when they register as a Comoclub C6 member by 31 October 2026, unless otherwise stated ("**Promotional Period**").
2. The Comoclub C6 member benefits will include ("**Complimentary Membership Benefit**"):
 - a. Complimentary upgrade to the C6 tier Comoclub membership for a period of twelve (12) months on a complimentary basis.
 - b. Comoclub membership programme (the "Programme") where members may earn Comocredits, and other exclusive perks and benefits, from their spending at participating COMO Group's merchants. View full benefits under the Programme as set out at <https://www.comoclub.com/web-terms-and-conditions/ww/C6> and will be updated from time to time.
 - c. One time complimentary 2-night stay upon with a minimum 1-night paid booking by Eligible Cardholders during the Promotional Period. ("**Complimentary 2 Night Stay**").
3. The Complimentary 2-Night Stay is valid with any of the following Participating Properties by COMO Hotels and Resorts properties (each a "Participating Merchant") upon booking a minimum of 1 night with any COMO hotels and settle the payment with an Eligible Credit Card. The stay must be completed by 31 October 2026.
4. Utilisation of the 2 complimentary nights and the mandatory paid 1-night stay must be consecutive nights in one booking stay and cannot be utilized in separation

Participating Properties

Country, City	Properties	Inclusions	Blackout Dates
Thailand, Bangkok	COMO Metropolitan Bangkok	<ul style="list-style-type: none">• 2-night stay in Metropolitan Room• 1-time 60 minutes CS Massage for 2• 1-time dinner at nahm for 2 (Heritage set menu – food only)	1 May – 31 Jul 2025 24 - 25 Dec and 30 - 31 Dec 2025 27 Dec 2025 – 1 Jan 2026
Thailand, Phuket	COMO Point Yamu	<ul style="list-style-type: none">• 2-night stay in Bay Suite• Sunset cocktail for 2• A welcome traditional gift	12 - 16 Apr 2025 23 Dec 2025 – 4 Jan 2026
Bhutan, Paro Valley Paro	COMO Uma Paro	<ul style="list-style-type: none">• 2-night stay in Forest View Room• 1-time archery• Half Board• Upgrade to Valley View - subject to availability	31 Mar - 30 Apr 2025 23 - 28 Sep 2025 1 – 31 Oct 2025 28 Dec 2025 - 4 Jan 2026 14 – 22 Feb 2026 1 – 30 Apr 2026
Australia, Perth	COMO The Treasury	<ul style="list-style-type: none">• 2-night stay in Treasury Room• Includes daily breakfast Post, drinks on arrival and in-room refreshments• Seasonal welcome amenity	18 - 26 Apr 2025 21 Nov - 29 Nov 2025 19 Dec 2025 - 4 Jan 2026

Maldives	COMO Cocoa Island	<ul style="list-style-type: none"> • 2-night stay in Dhoni Water Villa • Daily breakfast for 2 • Island High Tea for 2 	21 Dec 2025 - 11 Jan 2026 17 Feb - 3 Mar 2026 28 Mar - 5 Apr 2026
Maldives	COMO Maalifushi	<ul style="list-style-type: none"> • 2-night stay in Water Suite with Pool • Daily breakfast for 2 • Island High Tea for 2 	12 - 27 Apr 2025 21 Dec 2025 - 11 Jan 2026 17 Feb - 3 Mar 2026 28 Mar - 5 Apr 2026
Indonesia, Bali	COMO Uma Canggu	<ul style="list-style-type: none"> • 2-night stay at Bedroom Residence • 1-time 90 min COMO Shambhala Treatment for 2 	12 - 20 Apr 2025 1 Jul - 31 Jul 2025 21 Dec 2025 - 6 Jan 2026 17 Feb - 3 Mar 2026 28 Mar - 5 Apr 2026
Indonesia, Bali	COMO Uma Ubud	<ul style="list-style-type: none"> • 2-night stay at Terrace Room • 1-time 90 min COMO Shambhala Treatment for 2 	29 Mar - 20 Apr 2025 1 Aug - 31 Aug 2025 21 Dec 2025 - 6 Jan 2026 28 Mar - 5 Apr 2026 20 June - 10 Oct 2026
Indonesia, Bali	COMO Shambhala Estate	<ul style="list-style-type: none"> • 2-night stay at Terrace Room • 1-time 60 min COMO Shambhala Treatment for 2 	29 Mar - 20 Apr 2025 1 Aug - 31 Aug 2025 21 Dec 2025 - 6 Jan 2026 17 Feb - 3 Mar 2026 28 Mar - 5 Apr 2026
United Kingdom, London	COMO Metropolitan London	<ul style="list-style-type: none"> • 2-night stay in Metropolitan City Room • Includes breakfast and 15% discount on all F&B (excluding Nobu) and £20 voucher for use in COMO Shambhala treatment (min 60 min treatments) 	17 - 21 Jun 2025 11 - 13 Jul 2025 9 - 12 Sep 2025 5 - 6 Dec 2025 12 - 13 Dec 2025 31 Dec 2025 16 - 20 Jun 2026 10 - 12 Jul 2026 20 - 24 Jul 2026
United Kingdom, London	COMO The Halkin	<ul style="list-style-type: none"> • 2-night stay in City Room • Includes breakfast, welcome drink on arrival and 15% discount on all F&B 	17-21 Jun 2025 11 - 13 Jul 2025 9 - 12 Sep 2025 5 - 6 Dec 2025 12 - 13 Dec 2025 31 Dec 2025 16 - 20 Jun 2026 10 - 12 Jul 2026 20 - 24 Jul 2026
France	COMO Le Montrachet	<ul style="list-style-type: none"> • 2-night stay in Clos Room • Includes breakfast, welcome amenities & 1-time wine tasting session for 2 people at Maison Chanzy 	5 - 7, 12 - 14, 19 - 21, 26 - 28 Sep 2025 23 - 24 May 2026 7 - 9 Oct 2026

			19 - 22 Nov 2026
Italy	COMO Castello Del Nero	<ul style="list-style-type: none"> • 2-night stay in Estate Room • Includes breakfast plus complimentary bottle of Castello Del Nero Red Wine on arrival 	23 - 25 May 2025 4 - 6 Jul 2025 9 - 11 Jul 2025 1 Jun - 31 Jul 2026 1 - 30 Sep 2026
Italy	COMO Alpina Dolomites	<ul style="list-style-type: none"> • 2-night stay in Mountain Room • Includes breakfast for 2 pax • Welcome drink 	31 Mar - 5 Jun 2025 20 Dec 2025 - 6 Jan 2026 31 Jan - 21 Feb 2026
Singapore	COMO Metropolitan Singapore	<ul style="list-style-type: none"> • 2-night stay in Cairnhill Room upgrade to Emerald Room • Includes breakfast for 2 pax • Dinner for 2 pax at COMO Cuisine • 10% discount on COMO Shambhal 	16 - 25 May 2025 2 - 6 Oct 2025 30 Dec 2025 - 1 Jan 2026 3 - 8 Feb 2026 18 - 20 Sep 2026 25 - 27 Sep 2026 2 - 4 Oct 2026 9 - 11 Oct 2026

5. To register for the Complimentary Membership Benefit or to make a booking for the Complimentary 2 Night Stay, Eligible Cardholders must contact the HSBC Privé Mastercard Premium Concierge. Cardholders must also:
 - a. Agree to the standard terms and conditions for the Programme, which are available at <https://www.comoclub.com/web-terms-and-conditions> (and updated and/or amended from time to time);
 - b. Agree to the criteria for membership in the Programme (as may be updated or amended from time to time), which include but is not limited to being at least eighteen (18) years old, and Eligible cardholder will require to provide their full name (first and last), a valid email, a valid mobile number and date of birth for the purpose of registration.
6. The Complimentary Membership Benefit is not eligible if Eligible Cardholders
 - a. Redeem a Comoclub membership sign-up or upgrade offer(s) through any other third parties with the exception of the HSBC Privé Mastercard Premium Concierge. Each Eligible Cardholders shall only be eligible for a one-time Complimentary Membership Benefit during the Benefit Period.
 - b. Exchange the offer for cash, other products, services, or discounts or transfer the offer; and
 - c. Use the offer in conjunction with any other coupons and promotional offers.
7. The Complimentary Membership Benefit and Complimentary 2-Night Stay are subject to limited quotas and available on a first-come, first-served basis.
8. The below general terms will apply for the Complimentary 2-Night Stay benefit:
 - a. Only applicable at designated COMO Hotels & Resorts properties and is strictly non-transferable, non-endorsable and non-refundable.
 - b. Blackout dates apply. Please check with the respective COMO Hotels & Resorts properties for details.
 - c. Booking, amendments and cancellations must be done through the HSBC Privé Mastercard Premium Concierge.
 - d. Request for quotations, reservation and bookings must be made at least 72 hours before date of arrival.
 - e. All payable room nights, require full payment in advance upon confirmation of booking request.



- f. Cancellation and amendment fees may apply, subject to the cancellation and amendment policies of the respective Participating Properties.
 - g. Cancellation and amendments must be made at least 72 hours before date of arrival by calling the HSBC Privé Mastercard Premium Concierge.
 - h. Cancellations made within 72 hours will not be entitled to a refund of the pre-payment, and the 2 complimentary nights will be deemed as consumed.
 - i. Cancellation fee will be charged to Eligible Cardholder card.
 - j. Comocredits will not be awarded on the complimentary nights.
 - k. Comocredits will be awarded on paid extension night(s), paid services inclusive of F&B and wellness treatments.
9. We accept no liability in respect of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. Such goods, services, offers and/or discounts offered by the Participating Merchants are subject to their terms and conditions; please check with the Participating Merchants for details.



Terms and Conditions for HSBC Privé Privileges – Complimentary Airport Limousine Service (the “Offer”)

1. This Offer is extended by HSBC Bank (Singapore) Limited (“HSBC”) Primary cardholders of HSBC Privé Credit Cards issued by HSBC Bank (Singapore) Limited (“Card”, and such cardholders, “Eligible Cardholders” or “Eligible Cardholder”), and is valid till 31 December 2025.
2. HSBC shall procure a third party limousine service provider (“Third Party Service Provider”) to arrange for Eligible Cardholders limousine transportation to or from any Eligible Airport (as defined below) to an agreed destination in accordance with these Terms and Conditions (the “Airport Limousine Service”).
3. Each Eligible Cardholder is entitled to eight (8) complimentary Airport Limousine Service rides per card anniversary year.
4. Eligible Cardholders that wish to book the Airport Limousine Service or amend an existing booking must contact the HSBC Privé Mastercard Premium Concierge at least 48 hours prior to the scheduled pick up timing.
5. The Eligible Cardholder must be on a valid flight leaving from Changi Airport in Singapore to use the complimentary Airport Limousine Service. For the avoidance of doubt, if the itinerary shows a one-way ticket where the starting destination is outside of Singapore, the Airport Limousine Service will not be applicable.
6. Each Eligible Cardholder can only have two (2) outstanding bookings for this service at any one time.
7. Each Eligible Cardholder may book up to two (2) rides under the Airport Limousine Service per flight itinerary. For the avoidance of doubt, if 2 or more separate bookings were made in respect of the same trip, this will be considered as one (1) itinerary.
8. For Business Sedan cars, two accompanying guests of the primary Eligible Cardholder, with a maximum of 2 suitcases and dimensions no larger than 28 inches can use the Airport Limousine Service with the Eligible Cardholder provided that the parties take the same limousine and are on the same flight.
9. For People Carrier or MPV cars, three accompanying guests of the primary Eligible Cardholder, with a maximum of 4 suitcases and dimensions no larger than 28 inches can use the Airport Limousine Service with the Eligible Cardholder provided that the parties take the same limousine and are on the same flight. Pets are not allowed on board, even if they are in travel crates or bags.
10. The Airport Limousine Service is subject to availability. The limousine model is pre-determined and the Airport Limousine Service is provided at the discretion of HSBC and/or its agents, contractors or representatives.
11. Cancellation must be made by the primary Eligible Cardholder at least 48 hours in advance. Any cancellation made by the Eligible Cardholder within 48 hours or less prior to pick-up will be treated as a deduction of one complimentary ride.
12. Any amendments made by the Eligible Cardholder more than 48 hours in advance of the service will incur no charge.



8. You can enjoy the Offer once during the promotional period.
9. Additional visits beyond the Complimentary Visits must be purchased within the ONDA mobile app using your Eligible Credit Card.
10. Cancellation and changes to your bookings must be made at least 6 hours before the date and time of the booking on the ONDA mobile app. Otherwise such cancellation or changes will not be effective and the Complimentary Visit will be deemed consumed; any pre-payment will not be refunded.
11. Enrolled members can take up to 3 guests with each complimentary visit to members club; any additional guests are subject to availability and can incur additional fees. When visiting co-working facilities, enrolled members can bring guests only if they have also booked meeting room(s) for the guest(s). The fees for such meeting room(s) must be paid directly to the Venue.
12. You must be physically present in the members club for each Complimentary Visit. You and your guests must adhere to dress code and policies of the members club.
13. The list of Venues available in the Onda Platform to enrolled members are subject to change by the Participating Merchant.
14. All information, descriptions and prices are provided by the Participating Merchant and are for reference only. We accept no liability in respect of the goods and services provided by the Participating Merchant. The Membership and any other goods and services provided by the Participating Merchant are subject to the terms and conditions of the ONDA program, please see <https://www.ondalife.com/terms-and-conditions> for full details.
15. All payments made in respect of the Venues should be made with an Eligible Credit Card.
16. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Offer.

What these terms mean

1. **"Participating Merchant"** means ONDA Life (Company Number 14202678) with its registered office at 14th Floor 33 Cavendish Square, London, United Kingdom.
2. **"ONDA Platform"** means ONDA Mobile App available for download at Apple AppStore or Google Play Store