



Terms and Conditions governing the HSBC Revolution Credit Card 10X Reward Points Programme

1. The HSBC Revolution Credit Card 10X Reward points Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to all HSBC customers who hold a valid HSBC Revolution Credit Card ("Card") issued by HSBC (each, a "Cardholder").
2. The Programme period starts from 1 August 2020 until terminated by HSBC.
3. For the purposes of calculating the Reward points which the Cardholder is entitled to under the Programme, Qualifying Transactions made with the primary and supplementary Card(s) will be combined and consolidated under the primary Card account ("Account").
4. "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):
 - Foreign exchange transactions (including but not limited to Forex.com);
 - Donations and payments to charitable, social organisations and religious organisations;
 - Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
 - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
 - Payments on money payments/transfers (including but not limited to Paypal, SKR skril.com, CardUp, SmoovPay, iPayMy);
 - Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
 - Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
 - Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
 - Any AXS and ATM transactions;
 - Tax payments (except HSBC Tax Payment Facility);
 - Payments for cleaning, maintenance and janitorial services (including property management fees);
 - Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
 - Payments to educational institutions;
 - Payments on utilities (Electric, Gas, Water, and Sanitary);
 - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
 - Total purchase amount under HSBC 0% Instalment Payment Plan and HSBC PayLater Instalment Plan
 - Any unposted, cancelled, disputed and refunded transactions;
- 4.1. A Merchant Category Code ("MCC") is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. HSBC does not determine the merchant's MCC.
- 4.2. For the avoidance of doubt, transactions made at merchants with the following MCCs will not earn Reward Points. The following list of MCCs may be updated by HSBC from time to time without prior notice.



	Excluded Merchant Category Code (MCC)	Description
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good
4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash—Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load – Member
14	6530	Remote Stored Value Load – Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend – Intracountry
19	6537	Moneysend – Intercountry
20	6538	Moneysend funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services–Not Elsewhere Classified
24	7399	Business Services (Not Elsewhere Classified)
25	7349	CLEAN/MAINT/JANITORIAL SERV
26	7511	Quasi Cash – Truck Stop Trxns
27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools
35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries



5. "Selected Online Transactions" refers to Qualifying Transactions made via the internet and processed by the respective merchants/merchant's acquiring bank as an online transaction type through the Visa Worldwide networks, including credential-on-file payments when the Cardholder stores the Card information with a merchant or payment facilitator to make future purchases. HSBC determines whether a transaction is a Selected Online Transaction based on system indicators which are determined by the merchants and the merchant's acquiring bank.
6. "Eligible Transactions" refers to Selected Online Transactions that fall within any one of the following Merchant Category Codes (MCC):

Category	Merchant Category Codes (MCC)
Department Stores and Retail Stores	4816, 5045, 5262, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732 to 5735, 5912, 5942, 5944 to 5949, 5964 to 5970, 5992, 5999
Dining excluding hotel dining	5441, 5462, 5811, 5812, 5813
Others such as Transportation and Membership Clubs	4121, 7997

- 6.1. The 10X Reward points will be awarded as follows:
 - (i) 1 Reward point ("Base Points") for every SGD1 of the Eligible Transaction; and
 - (ii) 9 Reward points ("Bonus Points") for every SGD1 of the Eligible Transaction.
- 6.2. Reward points shall be calculated based on the total amount of Eligible Transaction posted into HSBC's credit card system within each qualifying calendar month, rounded down to the nearest SGD1. Bonus Points are subject to a cap of 9,000 Bonus Points per calendar month, while Base Points are not subject to any cap.
7. Cardholders are entitled to earn 1 Reward points for every SGD1 charged on all other Qualifying Transactions that are not Eligible Transactions.

Illustration:

Transactions within a single calendar month	Reward points eligible based on transaction	Transaction amount	Base Points earned	Bonus Points earned
Shopping (Online)	10X	SGD1150	1,150 x 1 = 1,150 Reward points	1,150 x 9 = 10,350 Reward points
Department stores (Contactless Payment)	1X	SGD350	350 x 1 = 350 Reward points	NIL
Restaurant dining (Non-Contactless Payment)	1X	SGD200	200 x 1 = 200 Reward points	NIL
HSBC 0% Card Instalment Plans (IPP)	0X	SGD1000	NIL	NIL
Total			1,700 Reward points*	9,000 Reward points*

* Bonus Points are subject to a cap of 9,000 Bonus Points per calendar month, while Base Points are not subject to any cap



8. For the purpose of crediting the Reward points, the Base Points will be computed and credited into the Account based on the Cardholder's statement cycle. The Bonus Points will be credited into the Account by the last day of the following calendar month and will be reflected in the Cardholder's statement no later than the last day of the second calendar month from the date of the relevant Eligible Transaction. HSBC accepts no liability for any late submission of purchases by merchants.
9. In the event that any Eligible Transaction and/or Qualifying Transaction is voided, cancelled, disputed and/or reversed, any Reward points (including the Bonus Points) awarded will be cancelled ("Cancelled Points") and reversed. In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge their equivalent cash value to the Account. The cash value of each Reward point shall be equivalent to the dollar amount required to purchase such Reward point under the HSBC's Rewards Programme terms and conditions.
10. The Reward points awarded to any given Account cannot be transferred to another Card / Account.
11. The calculation, use and redemption of the Reward points are subject to the HSBC's Rewards Programme terms and conditions which are available at www.hsbc.com.sg/rewards.
12. Only Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at the time of crediting the Reward points will be eligible for the Programme. If the relevant Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Reward points are credited into the said Account, HSBC reserves the right to forfeit the Reward points. HSBC reserves the right to cancel and void any Reward points awarded to an Account at any time if it determines that the relevant Cardholder has not fulfilled the terms and conditions of the Programme.
13. Changes to these terms
 - 13.1. We live in a rapidly changing world. Sometimes this means we need to update these terms and conditions. These updates include amendments to:
 - (i) fees and charges (if any); and
 - (ii) the terms, durations and features of the Programme.
 - 13.2. We may amend or supplement these 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:
 - (a) applicable law, rule, regulation;
 - (b) 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:
 - (a) banking and financial services practices;
 - (b) environmental, social and governance practices;
 - (c) consumer and investor protection practices;
 - (d) 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);
 - (e) operational resilience and data management practices; or
 - (f) taxation and transfer pricing practices; or
 - (g) otherwise protect our legitimate interests.
 - 13.3. To the extent reasonably practicable, we'll give you reasonable notice of any changes to these terms and conditions before such terms and conditions take effect.



13.4. 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/or
- (iv) using any other method we think is reasonably appropriate.

13.5. If you don't agree with a change, you can cancel your existing credit card, after paying all amounts you may owe us.

14. 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.

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