



## HSBC Spend Instalment Cashback Promotion

1. This Promotion is valid from **13 January 2025** to **28 February 2025** (both dates inclusive), or such other date(s) as may be determined by HSBC at its discretion (“Promotional Period”).
2. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Spend Instalment Cashback Promotion (the “Cashback Promotion”), applicants must (a) successfully apply and be approved for HSBC Spend Instalment **via the HSBC Singapore App** during the Promotion Period and (b) meet the eligibility criteria for each cashback criteria (“Eligible customer”).
3. A Cashback amount is computed as follows:

Type	Cashback amount
<b>Cashback 1:</b> First-time Spend Instalment customer  To be eligible for Cashback 1: Eligible customer must not have applied for HSBC Spend Instalment Plan since 1 January 2024 and has successfully been approved for HSBC Spend Instalment Plan during the Promotion Period.	SGD20
<b>Cashback 2:</b> Spend Instalment Plan amount is more than SGD4,000  To be eligible for Cashback 2: Eligible customer has successfully been approved for a single HSBC Spend Instalment Plan with amount of more than SGD4,000 during the Promotion Period.	SGD80

4. Illustration of Cashback 2

**Table A:** Qualifies for SGD80 Cashback

Spending transaction	Amount	Spend Instalment Plan amount	Cashback amount
Hotel	SGD2,000	SGD5,000	Qualifies for SGD80 Cashback
Flight	SGD1,000		
Laptop	SGD1,500		
Headphones	SGD500		

**Table B:** Does not qualify for SGD80 Cashback

Spending transaction	Amount	Spend Instalment Plan amount	Cashback amount
Hotel	SGD2,000	SGD3,000	Does not qualify for SGD80 Cashback as this plan is not more than SGD4,000
Flight	SGD1,000		
Laptop	SGD1,500	SGD2,000	Does not qualify for SGD80 Cashback as this plan is not more than SGD4,000
Headphones	SGD500		



5. The Cashback will be credited to the Eligible Customer's HSBC Credit Card Account within three (3) calendar months from the end of Promotional Period.
6. A Cashback amount is capped at SGD100 per customer throughout the Promotion Period.
7. The award of the Cashback is subject to the customer's HSBC Credit Card Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
8. The Cashback can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash, or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances.
9. The terms and conditions of this Cashback Promotion should be read in conjunction with the prevailing HSBC Spend Instalment Terms and Conditions, the latest copy of which is available online at <https://www.hsbc.com.sg/credit-cards/features/spend-instalment/>
10. The HSBC Credit Card Terms will apply; please refer to <https://www.hsbc.com.sg/help/terms-and-conditions> (the "Relevant Terms"). In the event of any conflict or inconsistency between these terms and conditions and the Relevant Terms in respect of the Programme, these terms and conditions shall apply to the extent of the conflict or inconsistency.
11. HSBC reserves the right to vary the terms of, or withdraw, this Cashback Promotion at any time without prior notice.
12. All information is accurate at the time of posting online.