

Terms and Conditions for the HSBC Visa Platinum Quarterly Cash Rebate Programme

1. This HSBC Visa Platinum Credit Card Quarterly Cash Rebate Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Cardholders (as defined in Clause 3 below) from 1 November 2018 until terminated by HSBC ("Programme Period").
2. The following card is eligible for this Programme: HSBC Visa Platinum credit card (but this shall not include any HSBC US card, HSBC corporate card, and HSBC debit card) ("HSBC Card").
3. This Programme is open to principal HSBC cardholders holding a valid and existing HSBC Card during the Programme Period (each, an "Eligible Cardholder").
4. "Eligible Purchases" refers to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Purchase 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 skroll.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;
 - 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;
 - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - Any unposted, cancelled, disputed and refunded transactions.

and such other categories of transactions which HSBC may exclude from time to time.

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.

For the avoidance of doubt, transactions made at merchants with the following MCCs will not earn Rebate. 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 - Inter-country
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	7349	CLEAN/MAINT/JANITORIAL SERV
25	7399	Business Services (Not Elsewhere Classified)
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. "Groceries Merchants" refer to all merchants in Singapore that have their main business activities classified as grocery stores and supermarkets (MCC=5411).
6. "Petrol Merchants" refer to Caltex and Shell service stations in Singapore with MCC= 5541 Service Stations.

7. "Dining Merchants" refer to all merchants in Singapore that have their main business activity classified as food and beverage outlets. Excludes hotel dining.
8. "Rebate" shall refer to the cash rebate credited to the Eligible Cardholder's relevant HSBC Card account in accordance with the terms of this Programme which may be used to offset the Eligible Cardholder's future HSBC Card account debits and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
9. Eligible Cardholders will, subject to eligibility, receive a 5% Rebate on Eligible Purchases made with Groceries Merchants, Petrol Merchants and/or Dining Merchants (each such category of Eligible Purchases, a "Rebate Category").
 - a. Subject to Clause 9b below, to be eligible to receive the Rebate, each Eligible Cardholder will need to charge a minimum amount of S\$600 in Eligible Purchases per month for all 3 months in any given Quarter (as defined in Clause 10 below) on his/her HSBC Card, excluding any transactions that are subsequently cancelled, voided, disputed or reversed for any reason.
 - b. If an Eligible Cardholder was issued with a HSBC Card during any Quarter which falls within the Programme Period, the minimum spend requirements set out under Clause 9a above would not apply in respect of that Quarter. To be eligible to receive the Rebate for that Quarter, such Eligible Cardholder will need to charge a minimum amount of S\$1,000 in Eligible Purchases for that Quarter on his/her HSBC Card, excluding any transactions that are subsequently cancelled, voided, disputed or reversed for any reason. For the avoidance of doubt, the minimum spend requirements set out under Clause 9a above would apply in respect of any subsequent Quarters.
 - c. The Rebate will be subject to a maximum cap of S\$250 per Quarter (as defined in Clause 10a below) per HSBC Card account.
 - d. The relevant Rebate will be credited into each Eligible Cardholder's HSBC Card account within two months after the end of each Quarter.
 - e. For the avoidance of doubt, Eligible Purchases which do not fall within any Rebate Category will nevertheless be counted for the purposes of determining whether a given Eligible Cardholder has met the relevant minimum spend requirements under Clause 9a or 9b (as the case may be).
10. All Eligible Purchases made will have to be posted within 21 days from the relevant transaction date into HSBC's credit card systems for purposes of being calculated towards the relevant minimum spend requirements under Clause 9a or 9b (as the case may be). HSBC accepts no liability for any late submission of Eligible Purchases by any merchant or for any reason whatsoever. The relevant qualifying quarters under this Programme ("Quarters") are as follows:

Quarter	Qualifying period per Quarter
1st Quarter	Between 1 January and 31 March, both dates inclusive
2nd Quarter	Between 1 April and 30 June, both dates inclusive
3rd Quarter	Between 1 July and 30 September, both dates inclusive
4th Quarter	Between 1 October and 31 December, both dates inclusive

11. The "Eligible Cardholder's HSBC Card account must be in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Rebate. In the event that the relevant HSBC Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Rebate is credited into the said HSBC Card account.
12. For the purpose of determining whether an Eligible Cardholder has fulfilled the relevant minimum spend requirements under Clause 9a or 9b (as the case may be), any Eligible Purchases made by the Eligible Cardholder and his/her corresponding supplementary cardholder(s) under the same HSBC Card account will be consolidated under the primary HSBC Card account.
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, duration 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.