



HSBC Multicurrency Cross Border Campaign Nov 2024 (“Promotion”) Terms and Conditions & FAQs

1. This Promotion is valid from 01 November 2024 to 30 November 2024, both dates inclusive or such other date(s) as may be determined by HSBC Bank (Singapore) Limited (“HSBC” or “the Bank”) at its discretion (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to selected HSBC customers who hold a valid **Everyday Global Debit Card** issued by the Bank in Singapore who have received the promotional communication via electronic mailer or SMS (“**Eligible Customers**”).
3. Eligible Customers will qualify for a **SGD25** cashback on **Eligible Transactions** (as defined below) using their **Everyday Global Debit Card** during the Promotional Period, subject to a maximum 4,000 eligible recipients with qualifying transactions.
4. “**Eligible Transaction**” means any successful overseas transaction made online, any currency and charged in full payment directly with any Eligible Merchant to the EGA Debit Card using VISA functionality with the transaction date falling within the Promotional Period, provided that the following transactions shall not constitute valid “Eligible Transactions” for purposes of this Promotion:
 - a. Cash withdrawals made overseas; or
 - c. Any **Eligible Merchant** transaction charged to the Debit Card during the Promotional Period that is subsequently cancelled, voided, or reversed.
5. “**Eligible Merchant**” is the merchant is domiciled outside of Singapore and the transaction is made online over the internet.
6. To qualify for the Promotion, customer must make at least **7 online cross border transactions** between 01 November and 30 November 2024 inclusive.
6. “Debit Card” means an Eligible Customer’s EGA debit card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer’s deposit transactional account for purposes of settlement of debit card transactions and governed by HSBC Account User Agreement.
7. The Cashback will be credited to the Debit Card account of qualifying Eligible Customers by 31 Dec 2024, or such other date as may be notified by HSBC. Cashback will appear as ‘**Multicurrency Campaign**’ on your statement.
8. The Cashback shall be forfeited if the Debit Card account is suspended or terminated during the Promotional Period.
9. HSBC is not the supplier of the products and/or services hereunder and shall not be liable for any loss, damage, expense, claim or costs suffered or incurred by the Eligible Customer or any other person in relation to or in connection with the same in any manner whatsoever.

10. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice.
11. This Promotion is not valid with other offers or promotions unless otherwise stated.
12. 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. The following transactions are excluded from this campaign:
- Gambling transactions
 - Financial services payments e.g. credit card payments
 - Insurance payments
 - Transactions to your own accounts
 - Card top ups to another financial provider



Frequently Asked Questions (FAQs) on HSBC Multicurrency Cross Border Campaign Nov 2024 Promotion

How can I qualify for the campaign?

If you make 7 number of online cross border transactions between 1st November and 30th November 2024 and you will receive SGD 25 cashback. Offer is available to the first 4000 eligible customers who meet the criteria and make the required transactions to qualify will receive the cashback.

What is a cross border transaction?

A cross border transaction can be defined as a transaction where the merchant is domiciled outside of Singapore.

What is an online transaction?

An online transaction is where a transaction is made online over the internet. Any online transaction qualifies if the merchant is domiciled outside Singapore and the cardholder is registered with a Singapore address.

What's an example of a merchant that would be cross border for Singapore?

"Eligible Merchant" means merchants registered outside of Singapore.

Does an eWallet (like Apple Pay) transaction count?

Apple pay transactions would be eligible only if it's used to pay online, over the internet and you select Apple pay as the payment method on an ecommerce website. If you tap your Apple Pay at a point of sale, this transaction will not count as an eligible transaction.

Which transactions are eligible?

Online cross border transactions for purchases made online. It does not include:

- Gambling transactions
- Financial services payments e.g. credit card payments
- Insurance payments
- Transactions to your own accounts
- Card top ups to another financial provider

How will I know if I have made an online cross border transaction?

You'll be able to see transactions made in your transaction history. If you make all of the qualifying transactions, you will automatically get the cashback paid into your account.

When will I receive my cashback?

Cashback will be paid in SGD directly into your Everyday Global account. This will be paid during the month of December and can take up to 20 working days. Only the first 4000 eligible customers who meet the criteria and make the required transactions to qualify will receive cashback.

How will my cashback payment appear on my statement?

Your transaction will appear as *Multicurrency Campaign* on your statement.

What happens if my transaction hasn't cleared before the 30 November 2024?

If your transaction meets the criteria and is made before the 30 November 2024 at 23:59, it will be counted as an eligible transaction.

How will I know if I qualified for the cashback?

If you made the eligible transactions and were in the first 4000 of eligible customers, you will receive the cashback by 31 Dec 2024, or such other date as may be notified by HSBC. The campaign end date is 30th November 2024.

Which currencies are eligible for this campaign?

Any currency used would qualify, as long as the merchant is domiciled outside Singapore.