

**Terms and Conditions for the HSBC TravelOne Credit Card Sign-Up Promotion
from 1 October 2024 to 15 January 2025**

General

1. This promotion is referred to as the HSBC TravelOne Credit Card Sign-Up Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to Eligible Applicants (as defined below). This promotion is only valid for applications for a primary HSBC TravelOne Credit Card (“**Card**”).
2. To participate in this Promotion and be eligible for the Gift(s) (as defined below), applicants must satisfy the following criteria:

| Eligibility criteria for Gift | |
|--------------------------------------|---|
| (a) | Submit their Card application between 1 October 2024 to 15 January 2025, both dates inclusive, or such other dates as determined by HSBC at its sole discretion (the “ Promotion Period ”); |
| (b) | Applicants must, at the time of submitting their Card application, provide their consent to receive marketing and promotional materials from the HSBC group via mobile messages, emails, post and calls and has not revoked his/her consent at the time the Gift is credited to the Eligible Applicant; |
| (c) | Payment of annual fee: SGD196.20 (inclusive of GST). For the avoidance of doubt, annual fee is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the Gift, the annual fee will still be charged and payable; and |
| (d) | Charge a minimum of SGD500 in Qualifying Transactions from Card Account Opening Date to the end of the following month (as set out in the table in clause 3). |

The applicants will be considered as “**Eligible Applicants**” when all of the criteria under paragraph 2 above are met.

3. The Qualifying Spend Period as set out below:

| Card Account Opening Date | Qualifying Spend Period |
|----------------------------------|------------------------------------|
| 1 – 31 October 2024 | 1 October 2024 – 30 November 2024 |
| 1 – 30 November 2024 | 1 November 2024 – 31 December 2024 |
| 1 – 31 December 2024 | 1 December 2024 – 31 January 2025 |
| 1 – 31 January 2025 | 1 January 2025 – 28 February 2025 |

4. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.

5. For the purpose of this Promotion:

"Card Account Opening Date" means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

"Qualifying Transactions" shall mean 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):

- a. Foreign exchange transactions (including but not limited to Forex.com);
- b. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- d. 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);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skril.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- g. Top-ups, money transfers or purchase of credits of prepaid cards/ vouchers, stored-value cards or ewallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
- m. Payments to educational institutions;
- n. Payments to hospitals;
- o. Payments on utilities (Electric, Gas, Water, and Sanitary);

- p. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
- q. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- r. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- s. Any unposted, cancelled, disputed and refunded transactions;
- t. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

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 be excluded from the Qualifying Spend. The following list of MCCs may be updated by HSBC from time to time without prior notice.

| No. | 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 | 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 |

6. HSBC reserves the right to determine at our discretion whether an Eligible Applicant(s) has met all the requirements of this Promotion.
7. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. In addition, this Promotion shall be limited to the form of channel as determined by HSBC. HSBC reserves the right to change the form of channel as and when it deems fit. For the avoidance of doubt, the form of channel includes without limitation online applications, walk-ins, telesales, roadshows and mortgage applications.
8. The Gifts are not exchangeable for cash, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.



9. The welcome gift (“Gift”) will be awarded to Eligible Applicants in the form of 50,000 HSBC Rewards Points within 120 days from the Card account opening date. Qualifying Eligible Applicants will be notified in their Credit Card statement by 30 April 2025, after HSBC determines in its discretion that the relevant criteria under this Promotion have been met, barring any unforeseen technical delays. For the avoidance of doubt, an applicant who does not make payment of the annual fee pursuant to subparagraph 2(c) above or waives payment of the annual fee will not be eligible for the Gift. HSBC reserves the right to (i) debit that customer’s account for any HSBC Rewards Points awarded to him/her in connection with the Gift, or (ii) charge that customer for the equivalent value of any Gift awarded, as determined by HSBC in its discretion.
10. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before any Gift is accorded and/or credited to the customer, HSBC reserves the right to forfeit the relevant Gift at its sole discretion.
11. Customers who have cancelled the Card within the last 12 months from the Card opened date are not eligible to receive the Gift when they re-apply for the Card within 12 months of such cancellation. In the event that a customer cancels the Card within 12 months from the date such Card is issued to him/her, HSBC reserves the right to (i) debit that customer’s account for any HSBC Rewards Points awarded to him/her in connection with the Gift, or (ii) charge that customer for the equivalent value of any Gift awarded, as determined by HSBC in its discretion.
12. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
13. All information is accurate at the time of publishing or posting online.