



**HSBC 2021
Terms and Conditions Governing HSBC Pay and Transfer Promotion**

1. This Promotion is valid from 1 June 2021 – 31 July 2021, both dates inclusive (“Promotional Period”) and is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to all HSBC customers who hold any HSBC personal current or savings account (“Eligible Account”).
2. This Promotion is limited to the first 1,000 Eligible Customers who register by submitting an SMS with the mobile number registered with HSBC in the following specified format to 74722:
PNT2021<space>NAME<space>Last 9 digits of HSBC account number (omit dashes)
(For example: “PNT2021 John Lee 123456000”).
3. SMS registrations in any other format, and/or with incorrect information will be disqualified. An acknowledgement of participation will be sent to each Eligible Customer that he/she has successfully registered. SMS delivery of such acknowledgment of participation is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.
4. During the promotional period, Eligible Customers will be entitled to receive either
 - i. S\$25 with total amount of S\$1,200 on minimum 5 Eligible Transactions; or
 - ii. S\$55 with total amount of S\$2,000 on minimum 10 Eligible Transactions.For avoidance of doubt, Eligible Customers are entitled to receive only either i. or ii. per Eligible Account.
5. Types of Eligible Transactions include
 - i. Debit Card spend on Visa payWave, Apple Pay or online; or
 - ii. PayNow transfers; or
 - iii. International Remittances via Worldwide Transfers or Global Transfers.
6. “Debit Card” means an Eligible Customer’s 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 The HSBC Debit Card Cardholder’s Agreement.
7. “Eligible Transaction” means any successful
 - i. Debit Card transaction made and charged in full payment using VISA payWave, Apple Pay functionality or online with the transaction date falling within the Promotional Period, provided that the following transactions shall not constitute valid Eligible Rebate Transactions for purposes of this Promotion:
 - a. cash withdrawals made overseas; or
 - b. transactions using NETS functionality; or
 - c. fees and charges imposed by the Bank; or
 - d. any transaction charged to the Debit Card during the Promotional Period that is subsequently cancelled, voided or reversed.
 - ii. PayNow transaction made via HSBC Online Banking or the HSBC Singapore App from an Eligible Account of the Eligible Customer with the transaction date falling within the Promotional Period.
 - iii. FCY telegraphic transfer transaction performed and processed within the Promotional Period via Worldwide Transfers or Global Transfers system on the following channels:
 - a. Personal Internet Banking
 - b. HSBC QuickFX mobile AppAny telegraphic transfer transaction which is unprocessed, reversed or cancelled during the Promotional Period will not be considered an Eligible Transaction. Without prejudice to any terms contained herein, the remitter shall conduct all necessary checks to ensure that the remittance can be accepted by the beneficiary bank.

8. Any transaction not included in clause 7 will be considered as excluded transactions. “Excluded Transactions” mean any credit card spends, cash advance, balance and/or local fund transfer transactions, payments at government agencies, utilities & phone bill payments, insurance premiums, bank fees and charges, transactions relating to top-ups of any prepaid card, transactions relating to the trading of securities of any kind including but not limited to any top-up of any cash amount required by a financial institution, tax payments via HSBC’s Tax Payment Facility and un-posted, reversed, cancelled, disputed and/or refunded transactions. HSBC reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification 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.
9. “Eligible Account” means any personal current or savings account with HSBC.
10. The Rebate will be credited to the account of each qualifying Eligible Customer by 30 September 2021 or on such other date(s) as may be notified by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
11. All Eligible Accounts of each Eligible Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the time of fulfillment, in order for such Eligible Customer to be eligible for the Rebate.
12. The Rebate shall be forfeited if any Eligible Account of such Eligible Customer is suspended or terminated during the Promotional Period.
13. The personal data which you submit in connection with this Promotion, which may include any travel information, will be collected for the purposes stated in HSBC’s Data Protection Policy, a copy of which may be found at <https://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security/>.
14. There may be a gain or loss when the customer converts foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
15. All transactions in a currency other than Singapore Dollars (“SGD”) will be notionally converted into SGD, at the Bank’s prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked (“Transaction Date”) will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD.
16. Any fraud and/or abuse of this Promotion by a customer (determined by the Bank at its discretion) will result in forfeiture of the customer’s eligibility to participate in this Promotion and/or closure of all or any one or more of the customer’s account(s) with the Bank. The Bank reserves the right to take legal action in such instances to recover any outstanding amounts.
17. FX transactions shall be carried out by the Bank, its agent bank or correspondent bank subject to the rules, regulations and market practices of the country where or through which payment is to be made.
18. The HSBC Debit Card Cardholder’s Agreement, The Terms and Conditions Governing Personal Deposit Accounts, Personal Internet Banking Terms and Conditions, Mobile Banking Terms and Conditions, and the Terms and Conditions governing the respective channels mentioned above (collectively, the “General Terms”) will apply. In the event of any conflict or inconsistency between the General Terms and these Terms and Conditions in respect of this Promotion, these Terms and Conditions shall prevail to the extent of the conflict or inconsistency.



19. 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.

20. Deposit Insurance Scheme

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000, in aggregate per depositor per Scheme member by law.

21. 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.

22. This Promotion is not valid with other offers or promotions unless otherwise stated.

23. 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.