

## HSBC Advance Credit Card - Terms and conditions

### (A) Eligibility requirements

- All applicants must be at least 21 years of age.
- For Singaporeans and Permanent Residents, a minimum annual income of S\$30,000 is required.
- For self-employed and foreigners, a minimum annual income of S\$40,000 is required.
- If you do not meet the above income requirements, a minimum Fixed Deposit Collateral of S\$10,000 is required.

### (B) Cashback Programme

- The Cash Back programme ("Programme") is only applicable to HSBC Advance credit cards issued in Singapore ("Cards"), and are not applicable to any other HSBC credit / debit cards unless otherwise stated.
- The Programme period starts from 1 June 2017 until terminated by HSBC ("Programme Period").
- This Programme is open to primary Cardholders holding a valid and existing Card during the Programme Period (an "Eligible Cardholder").
- "Eligible Purchases" means retail purchases made locally or overseas (including online transactions), and recurring bill payments. Cash Back will only be awarded to Eligible Purchases. The following transactions are not considered Eligible Purchases and thus will not earn Cash Back or be considered for computation of spend requirement: (a) cash advance; (b) balance transfers; (c) fees and charges (including finance charges, late charges, interest charges, annual fees); (d) tax payments via HSBC tax payment facility; (e) Installment Payment Plan; (f) transactions made on brokerage/securities; (g) transactions made on money payment/transfer websites; (h) transactions relating to money orders, traveller's checks, gaming; (i) AXS or ATM transactions; (j) any pre-paid card top-ups including but not limited to EZ-Link, Transitlink or NETS Flashpay and (k) any other transaction determined by HSBC from time to time. In the case of HSBC's Balance Conversion Plan, only the total purchase amount will qualify as an Eligible Purchase in the month of purchase. The subsequent instalment amounts under the Balance Conversion Plan will not qualify as Eligible Purchases.
- Eligible Purchases made by both primary and supplementary Eligible Cardholders will be consolidated under the primary Card account.
- "Cash Back" shall refer to the amount credited to the Eligible Cardholder's Card account in accordance with the terms of this Promotion which may be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as balance transfers, tax payments, finance charges, late charges, fees and other outstanding balances.
- Eligible Cardholders will receive Cash Back as illustrated in the table below.

Total Eligible Purchases in a calendar month	% of Cash Back awarded to Eligible Cardholders with an HSBC Advance banking Relationship	% of Cash Back awarded to Eligible Cardholders without an HSBC Advance banking Relationship
Above S\$2,000	3.5%	2.5%
S\$2,000 and below	2.5%	1.5%
Cash Back cap in a calendar month	S\$125	S\$70

- Customers who have signed up for Advance proposition by agreeing to meet any of the listed eligibility requirements laid out on [www.hsbcadvance.com.sg](http://www.hsbcadvance.com.sg) and holding a current or savings account with HSBC are considered to be Advance banking relationship customers.

- The Cash Back computation will be calculated based on an Eligible Cardholder's total Eligible Purchases posted on the last day of each calendar month. The Cash Back rate used for the calculation will be the relevant rate set out in clause 7 and will be determined based on whether the Eligible Cardholder has established an Advance banking relationship on or before the 15th day of the calendar month in which the calculation is to be made.
- All Eligible Purchases made will have to be posted into HSBC's credit card systems by the end of each calendar month. HSBC accepts no liability for any late submission of the purchases by merchants.
- Where any Eligible Purchase posted to the Card account is subsequently voided, refunded, reversed, or is found to be (in HSBC's opinion) in respect of or related to business expenses (whether in whole or in part), the Cash Back awarded in respect of the amount voided, refunded, reversed, or in respect of or related to business expenses will be reversed.
- The Cash Back will be credited into the Eligible Cardholder's account by the end of the next calendar month.
- The Eligible Cardholder's account must be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Cash Back. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Back is credited into the said account, HSBC reserves the right not to credit the Cash Back.
- HSBC reserves the right to revise the terms of this Programme or withdraw the Programme at any time without prior notice.
- All information is correct at the time of publishing or posting online.

**(D) SingSaver S\$150 NTUC Voucher Sign up Gift Promotion**

**Terms and conditions for the Sign up Gift Promotion – SingSaver (1 to 30 June 2017)**

1. This promotion is referred to as the "Sign Up Gift Promotion", and is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Applicants (as defined below).
2. To participate in this Sign Up Gift Promotion, the HSBC Advance credit card application must be directed from <https://www.singsaver.com.sg/blog/hsbc-advance-credit-card> between 1 June 2017 to 30 June 2017 (both dates inclusive) or such other dates as determined by HSBC at its discretion (the "Promotion Period"), and the application must be approved by HSBC by 15 July 2017 (applicants whose submitted applications are approved are referred to as "Eligible Applicants").
3. To qualify for the Sign Up Gift Promotion and receive the corresponding gifts ("Gifts"), customers must satisfy the following eligibility criteria below:

	New Cardholder	Existing Cardholder
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Gift for Primary Card	<b>S\$150 NTUC FairPrice vouchers</b> <ul style="list-style-type: none"> <li>• Must not hold any existing HSBC credit card*;</li> <li>• Did not cancel any HSBC credit card within last 12 months*;</li> <li>• Charge a minimum of S\$600 within a month of Card Account Opening Date.</li> </ul> <p>*in each case prior to the approval date of their new Card application under this Sign Up Gift Promotion.</p>	<b>S\$50 cash back</b> <ul style="list-style-type: none"> <li>• Existing HSBC credit card must be issued more than 24 months earlier*;</li> <li>• Did not cancel any HSBC credit card within last 12 months*;</li> <li>• Charge a minimum of S\$600 within a month of Card Account Opening Date.</li> </ul> <p>*in each case prior to the approval date of their new Card application under this Sign Up Gift Promotion.</p>
Gift if application for 1 or more Supplementary Card is submitted at the same time	<b>S\$20 cash back</b>	
Gift if application is submitted Online	<b>S\$20 cash back</b> <ul style="list-style-type: none"> <li>• Full <a href="#">supporting documents</a> must be uploaded; and</li> <li>• The Eligible Applicant must consent to receive direct marketing and promotional materials from HSBC by indicating on the <a href="#">Letter of Instruction</a>.</li> </ul>	
Gift (Total)	<b>S\$150 NTUC FairPrice vouchers with S\$40 cash back</b>	<b>S\$90 cash back</b>

- i. 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 spend criteria. Where more than one credit cards are applied for and issued, Qualifying Transactions on each card will not be aggregated for the purpose of determining whether the spend criteria for this Sign Up Gift Promotion has been met.
- ii. Eligible Applicants have to charge a minimum of S\$600 in Qualifying Transactions within a month from the Card Account Opening Date. For example, if the Card Account Opening Date is 15 June 2017, the Eligible Applicant has to spend at least S\$600 in Qualifying Transactions by 14 July 2017. Fulfillment will be done by the end of the following month from the last day of the spend period, barring any unforeseen technical delays. For example, if the Card Account Opening Date is 15 June 2017, the last day of the spend period is 14 July 2017, and the fulfillment will be done by 31 August 2017.
- iii. The cash back will be credited into an Eligible Customer's Card account as provided in Clause 3ii, barring any unforeseen technical delays.
- iv. For \$150 NTUC FairPrice vouchers, an email with the redemption details will be sent by [SingSaver.com.sg](https://www.singsaver.com.sg) to the Eligible Applicant's email address as provided in the voucher redemption form found on <https://www.singsaver.com.sg/blog/hsbc-advance-credit-card> by 31

August 2017, after HSBC determines in its discretion that the criteria under this Sign Up Gift Promotion have been met, barring any unforeseen technical delays. Any request for early fulfillment of a Gift will be not be granted nor entertained.

- v. NTUC Fairprice's vouchers terms and conditions apply, please refer to the merchant for more details.
4. Each Eligible Applicant is limited to a maximum of one set of (1) Gift as set out in clause 3 above, regardless of the number of HSBC credit cards applied for.
5. For the purposes of this Promotion:

"Qualifying Transactions" shall mean only retail transactions (including online transactions) made with a Card and excludes all fund transfers, balance transfers, tax payments, annual fees, bank charges, transactions relating to HSBC's Cash Instalment Plan, transactions relating to money orders, traveller's checks, gaming related transactions, and unposted, cancelled, disputed and refunded transactions and, such other categories of transactions HSBC may exclude from time to time without notice or giving reasons. In the case of transactions relating to instalment payment plans of any merchant, only the instalment amount charged to a Card within the Spend Period qualifies as a Qualifying Transaction, and not the aggregate amount of the instalment plan.

"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.

6. Only 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 or terminated or suspended for any reasons whatsoever before a Gift is credited into the said Card account or otherwise redeemed, HSBC reserves the right to forfeit the Gift at its sole discretion.
7. The cash back 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, financial charges, late charges, fees and other outstanding balances.
8. The Gift is not exchangeable, non-transferable and non-replaceable.
9. Any Gift or redemption letter that is lost, misplaced or damaged is strictly non-replaceable.
10. HSBC is not the supplier of the products provided by the participating partners involved in this Sign Up Gift Promotion and will not accept any liability in relation thereto.
11. HSBC reserves the right to substitute or replace any Gift with items of equal or similar value at its discretion without notice.
12. HSBC reserves the right to vary the terms and conditions of this Sign Up Gift Promotion or change or withdraw this Sign Up Gift Promotion at any time without prior notice.
13. All information is correct at the time of publishing or posting online.

#### **(E) Annual Fee Waiver**

- For customers with Advance Banking Relationship, the annual fee is waived from the date the HSBC Advance credit card is issued until such time as notified by HSBC at its discretion.

- For customers without an Advance Banking Relationship, the annual fee is waived for the first year from the date the HSBC Advance credit card is issued. To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$12,500 must be made on your HSBC Advance credit card account.
- Fund transfer, instalments, tax payments, annual fees, bank charges and unposted, cancelled, disputed and refunded transactions are excluded from the calculation of the spend requirement.

**(F) Cardholder agreement**

- The terms and conditions set out in The HSBC Credit Card Cardholder's Agreement will continue to apply to your Card. Visit <https://www.hsbc.com.sg/1/2/personal/cards/credit-card/hsbc-cardholderagreement> for Cardholder's agreement.