

HSBC Rewards | Travel with Points (“TWP”) Offset with Points Promotion (“Promotion”) Terms and Conditions

A. Promotion - Specific Terms and Conditions

Eligibility

1. This Promotion:
 - (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
 - (ii) commences on 1 April 2025 and ends on 30 June 2025 or such other date(s) as we may reasonably determine) (the “**Promotional Period**”); and
 - (iii) is applicable to our customers who meet all the following criteria during the Promotional Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) who hold a HSBC Personal Line of Credit Account (the “**Account**”);
 - (b) who hold one or more main HSBC credit cards (except HSBC US dollar cards, HSBC corporate cards, and HSBC debit cards) issued by HSBC in Singapore (each, a “**Card**”) as a primary credit cardholder;
 - (c) whose Card account is in good standing with HSBC over the entire Promotional Period and at the time of fulfillment (as determined by HSBC at its discretion);
 - (d) who has HSBC Reward Points (“**Points**”); and
 - (e) who has access to the HSBC Singapore mobile app (“**HSBC SG App**”)
2. HSBC reserves the right to determine at our discretion whether:
 - (i) Eligible Customer(s) have met all the requirements of this Promotion; and
 - (ii) Points redemption made by the Eligible Customer qualify towards fulfilment of the relevant minimum Points to redeem in a single transaction (as defined below) set for the purposes of this Promotion.

Promotion Mechanics

3. To qualify for this Promotion and be referred to as a “**Qualified Customer**”, an Eligible Customer must redeem minimum 50,000 points in a single transaction on the TWP portal via the HSBC SG App during the Promotional Period. This must be the first redemption ever made by the customer on the TWP portal. The qualifying redemption date of the aforesaid transaction will be as per the date captured in the HSBC system.
4. Qualified Customers will receive a cashback amount of SGD 50 (the “**Cashback**”) only once during the Promotional Period. The Cashback will be credited within 2 months of the month of the redemption date stated in Clause 3.
 - a) Qualified Customers between 1 to 30 April 2025 will receive the Cashback by 30 June 2025.
 - b) Qualified Customers between 1 to 31 May 2025 will receive the Cashback by 31 July 2025.
 - c) Qualified Customers between 1 to 30 June 2025 will receive the Cashback by 31 August 2025.
5. The Cashback will be issued on a first-come-first-served basis. The first 2,000 Qualified Customers who fulfil all the criteria set out in Clause 3 of this Section A above during the Promotional Period shall be entitled to receive the Cashback. We are not obliged to inform any customer when the maximum number of available Cashback has been fully redeemed for this Promotion.

6. This Promotion shall cease to be valid as and when all 2,000 Qualified Customers have been duly identified, and accordingly, the Promotional Period shall end on such date and time (even if such is earlier than the scheduled end date of the Promotional Period of 30 June 2025).
7. Qualified Customers must also ensure that they meet the following requirements to receive the Cashback:
 - (i) his/her account with us must be in good standing at the point of fulfilment
 - (ii) his/her account with us is not closed at the point of fulfilment
8. Barring any unforeseen technical delays, the Cashback within 2 months from the redemption month. Any request for early fulfilment or partial fulfilment will not be granted or entertained by us.
9. The Cashback are not exchangeable for credit or kind in all cases, whether in whole or in part. The Cashback are also not transferable or replaceable.
10. Aside from the Travel With Points Premier Destinations Promotion, this Promotion is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, or such other promotions unless otherwise specified. In other words, the same customer cannot receive both the Cashback under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, unless otherwise specified.
11. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Promotion-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Promotional Terms and Conditions**".

B. General Terms and Conditions

12. We may determine in our reasonable discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Promotional Terms and Conditions.
13. Our records in respect of the Promotion shall be conclusive and binding on you.
14. We may revise these Promotional Terms and Conditions (including but not limited to varying the promotional mechanics under this Promotion or the Promotional Period), or withdraw or alter any part of this Promotion at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to but not exclusive to:

- (a) the Promotional Period;
- (b) the eligibility criteria for the Promotion;
- (c) the amount of Cashback given;

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Promotional Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Promotion.

15. None and no part of these Promotional Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Promotional Terms and Conditions remain our property and all our rights are reserved.
16. These Promotional Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.