

HSBC Rewards | Travel with Points (“TWP”) Premier Destinations 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 19 August 2025 and ends on 31 December 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 any of the belowmentioned credit card(s) issued by HSBC in Singapore (each, a “**Card**”) as a primary credit cardholder;
 - (i) Premier Mastercard
 - (ii) TravelOne
 - (iii) Revolution
 - (iv) Visa Platinum
 - (v) Mastercard Gold
 - (vi) Mastercard Classic
 - (b) 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), and
 - (c) 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) Hotel booking charges (as referred to in Section 3(ii) below) made to the Card qualify towards fulfilment of the relevant destinations (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 meet the both of the following criteria:
 - (i) The Eligible Customer must have made a successful flight, hotel or car rental booking on the TWP portal via the HSBC SG App at the specified countries for the month the booking was made (per the table below). The qualifying date for the successful hotel booking will be as per the transaction date captured in HSBC’s internal system records.

| Period | August – September 2025 | | October - December 2025 | |
|-----------------------------|-------------------------|-------------|-------------------------|-------------|
| Premier Destinations | Japan | Vietnam | Japan | New Zealand |
| | Korea | Philippines | Korea | France |
| | Thailand | China | Thailand | U.S.A. |
| | Malaysia | Hong Kong | Malaysia | U.K. |
| | Taiwan | Indonesia | Australia | Canada |

(ii) The Eligible Customer must charge the payable amounts of the booking to a Card.

4. Qualified Customers will receive the HSBC Points per SGD 1 charged to the Card per the table below ("**Promotion Points**"). The Promotion Points are eligible for redemption on HSBC's Rewards Programme.

| | Promotion Points per SGD 1 spend on Premier Destinations | | |
|--|---|--------|-------------|
| HSBC SG Credit Card Type | Flights | Hotels | Car Rentals |
| Premier Mastercard | 9 | 18.75 | 9 |
| TravelOne | 6 | 12 | 6 |
| Revolution Visa Platinum Mastercard Gold Mastercard Classic | 4 | 10 | 4 |

5. Barring any unforeseen technical delays, the Promotion Points earned will be credited into the relevant Qualified Customer's account with us within thirty (30) days after the transaction is posted. Any request for early fulfilment or partial fulfilment will not be granted or entertained by us.
6. Where any booking charge posted to the Card is reversed, the Promotion Points awarded in respect of such transaction will be cancelled ("**Cancelled Promotion Points**"). In the event that the Cancelled Promotion Points have been redeemed, HSBC reserves the right to charge the equivalent cash value of the redemption to the Card. The cash value of each Point shall be equivalent to the dollar amount required to redeem such Point under the Pay with Points Programme.
7. The Promotion Points are not exchangeable for credit or kind in all cases, whether in whole or in part. The Promotion Points are also not transferable or replaceable.
8. 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 Promotion Points under this Promotion, and any other reward, gift or account credit or promotional rate from other promotions, unless otherwise specified.
9. 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

10. 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.
11. We shall be entitled to a reasonable period of time to process instructions and we may not complete a transaction on the same day of receipt of the customer's application or instructions. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.

12. All transactions in a currency other than Singapore Dollars (“**SGD**”) will be notionally converted into SGD, at our prevailing exchange rate, to determine the transaction amount eligibility under this Promotion. The date on which the transaction is booked will be used for the purpose of determining the notional conversion rate into SGD for all transactions in a currency other than SGD. Where we are unable to provide a firm exchange rate quotation, we shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with us or by such other means as determined by us. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
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 specified premier destinations for the hotel stays;
- (d) the number of Promotion Points 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.