

HSBC Premier Mastercard Concert Tickets Giveaway (the “Offer”) Terms and Conditions

(Commences on 10 December 2025 and ends on 31 December 2025)

A. Offer-Specific Terms and Conditions

1. This Offer:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
 - (ii) valid from 10 December 2025 and ends on 31 December 2025 (“the “**Deadline**”), both dates inclusive (or such other date(s) as we may reasonably determine). (the “**Offer Period**”);
 - (iii) is applicable to our new and existing customers who meet all the following criteria during the Offer Period (collectively referred to as “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - a. holds an active HSBC Premier Mastercard Credit Card issued by HSBC in Singapore (the “**Card**”) as a primary or supplementary credit cardholder (a “**Cardholder**”);
 - b. whose Card account and HSBC Premier Account (the “**Account**”) are in good standing with HSBC over the entire Offer Period, defined as having a Total Relationship Balance (“**TRB**”) of S\$300,000 in HSBC Bank (Singapore) Limited. Cardholders are allowed to fund up their HSBC Premier Account up to 31 December 2025 to ensure their account is in good standing.
 - c. has registered at any time from 0001 hours on 10 December 2025 to 2359 hours on 31 December 2025, via the website link “hsbc.com.sg/registration” (the “**Link**”) using the code **HEAVEN** (each successfully registered customer shall be a “**Registered Customer**”)
 - i. Cardholders are to input their email address, mobile number and valid HSBC Premier Mastercard credit card number as per our records during the registration.
 - ii. Registrations which are not made through the Link and/or registrations with incorrect information will be automatically disqualified.
 - iii. You only need to register for this Offer **once** during the Offer Period. An acknowledgement of participation will be displayed on the website after the registration has been submitted. This acknowledgement of participation is not an indication of whether you will be a recipient of a Reward.
2. If there are more than 24 Eligible Customers, HSBC reserves the right to select winners based on the greatest incremental TRB during the campaign period.
3. Winners of this Offer will receive a pair of concert invites for the event on 7 February 2026 (the “**Reward**”). They will be notified via email invitation (with full details of the Reward and its redemption details) to the relevant registered email address as reflected in our records, in the fourth week of January 2026 (i.e., no later

than 2359 hours on 31 January 2026). Any request for early fulfilment or partial fulfilment of a Reward will not be granted or entertained by us.

4. As the maximum number of Rewards available for redemption during the Offer Period is twenty-four (24), to the extent that such maximum number of Rewards has not been redeemed, Eligible Customers who fulfil all of the criteria set out in Clause 1(iii) of this Section A above during the Offer Period (subject to Clause 5 of this Section A below), shall each be entitled to receive a Reward. We are not obliged to inform any customer when the maximum number of available Rewards has been fully redeemed for this Offer.
5. Each Eligible Customer can only receive a maximum of one (1) Reward. In the case whereby both the primary Cardholder and supplementary Cardholder under the same account register for this Offer and are eligible, only one Reward will be issued to that account.
6. "Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into account investments and/or insurance held in the same name(s) with HSBC Bank (Singapore) Limited. TRB includes:
 - a) Credit Balances for demand deposit accounts, time deposits and Dual Currency Plus (DCP)
 - b) Market value for unit trusts, retail securities, and non-capital guaranteed structured products
 - c) Nominal value for capital guaranteed structured products
 - d) Surrender value for insurance policies
7. The Reward is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Reward is also not transferable or replaceable. We may substitute the Reward with other item(s) of similar value. There will be no replacement of lost, defaced, damaged or stolen Reward after issuance of such.
8. Use of the Reward is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services. Please refer to the relevant merchant(s) for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in the Offer and will not accept any liability in relation thereto.
9. The Offer is not valid in conjunction with other offers, campaigns, promotions, privileges and vouchers, which are concurrently held during the Offer Period, except for the promotions stated below, or such other promotions as we may otherwise specify from time to time.

In other words, the same customer cannot receive both the Reward under this Offer, and any other reward, gift or account credit or promotional rate from other promotions, other than those which are stated above or as we may otherwise specify from time to time.

10. Other general terms and conditions governing this Offer apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Offer-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "**Offer Terms and Conditions**".
11. The Experience will be delivered by Mastercard and VIP Nation on behalf of HSBC and by entering the promotion, you confirm your acceptance of the Mastercard, VIP Nation and Live Nation terms and conditions,

offer terms and conditions, privacy policy, and other applicable policies. Mastercard's Priceless Privacy Notice can be accessed here: https://www.priceless.com/privacy/en_SG. Please visit VIP Nation's terms and conditions here: <https://www.livenation.asia/terms> and privacy policy here: <https://www.livenation.asia/privacy>. Please visit Live Nations terms and condition here: <https://music.priceless.com/ticket-terms-and-conditions> and privacy policy here: <https://www.livenation.asia/privacy>

B. General Terms and Conditions

1. The HSBC Account User Agreement and HSBC Premier Mastercard Terms and Conditions (collectively, the “**Account Terms**”) will apply to govern the deposit account and HSBC Premier Mastercard respectively. In the event of any conflict or inconsistency between these Offer Terms and Conditions and the Account Terms, in respect of this Promotion, the Offer Terms and Conditions shall apply to the extent of the conflict or inconsistency.

2. Your Personal Data

By participating in the Offer and providing your personal information (such as your name, residential address, e-mail address and /or mobile number) (collectively, “**your Personal Data**”) to us, you agree and consent to us, our agents and their respective authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the following purposes:

- (i) your participation in the Offer (including facilitation of the fulfilment of rewards (if any));
- (ii) our compliance with applicable laws, rules and/or regulations, requirements or requests issued by any legal, regulatory, government or tax authority having jurisdiction over us or a court of competent jurisdiction (including any tax reporting requirements); and
- (iii) such other purposes as set forth in our Data Privacy Policy.

For more details on how we collect, store, use and share your Personal Data, please refer to our Data Privacy Policy which can be viewed at <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>

3. We do not provide any tax, legal or accounting advice to you. You should seek professional advice if you are unsure about any tax or other obligations which you may have (such as reporting or filing requirements) arising from your participation in the Offer. We may determine in our reasonable discretion whether any given customer is eligible for this Offer and/or whether such customer has met all of the relevant requirements under these Offer Terms and Conditions.
4. We may determine in our reasonable discretion whether any given customer is eligible for this Offer and/or whether such customer has met all of the relevant requirements under these Offer Terms and Conditions.
5. 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 Offer. 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.

6. Our records in respect of the Offer shall be conclusive and binding on you.
7. HSBC is (1) not an agent of the merchant; and (2) is not the supplier of, and accepts no liability for, the Items provided by the merchant involved in this Offer and/or the Event itself. All disputes regarding the Items and/or the Event should be directly resolved with the merchant.
8. We may revise these Offer Terms and Conditions (including but not limited to varying the Offer mechanics under this Offer or the Offer Period), or withdraw or alter any part of this Offer 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; and/or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- i. the Offer Period;
- ii. the eligibility criteria for the Offer;
- iii. the type of Offer;
- iv. the redemption period or criteria for a Reward; and/or
- v. the limit to the number of Rewards available for redemption under the Offer

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Offer 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 Offer.

9. HSBC's decision is final, and no further communication will be entertained.
10. None and no part of these Offer 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 Offer Terms and Conditions remain our property and all our rights are reserved.
11. These Offer Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
12. All information is correct and accurate at the time of publishing or posting online.