

Dempsey PALATE Rugby Clinic Giveaway (the “Offer”) Terms and Conditions

(Commences on 13 Jan 2026 and ends on 15 Jan 2026)

A. Offer-Specific Terms and Conditions

1. This Offer:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) valid from 13 Jan 2026 and ends on 15 Jan 2026 (“the “**Deadline**”), both dates inclusive (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. receives a corresponding email and/or push notification from us on this Offer; and
 - b. holds an HSBC Premier Mastercard Credit Card issued by HSBC in Singapore (“**Card**”) as a primary credit cardholder (“**Cardholder**”); and
 - c. whose Card account and Account are in good standing with HSBC over the entire Offer Period.
 - d. whom has registered during the Offer Period via the website link “hsbc.com.sg/registration” using either the gift code **RB1** or **RB2** and
- (iv) involves a giveaway of the following item (the “**Gift**”):
 - a. One (01) invitation for One (01) child for the Dempsey PALATE Rugby Clinic held on 31 Jan 2026 at Dempsey (the “**Event**”) if the customer uses the gift code **RB1**; or
 - b. One (01) invitation for Two (02) children for the Event if the customer uses the gift code **RB2**

2. For purpose of Clause 1(iv):

- (i) Cardholders are to register from 0001H 13 Jan 2026 to 2359H 15 Jan 2026.
- (ii) Cardholders are to input their email, mobile number and valid HSBC Premier Mastercard credit card number as per bank’s records during the registration.
- (iii) Registrations that are not made through the link and/or registrations with incorrect information will be automatically disqualified.

- (iv) Only children aged 5 to 16 years old are eligible. Registrations that are made for children outside of this age range will be automatically disqualified.
 - (v) Customers 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 the Registered Customer has met the eligibility criteria of this Offer or will be a recipient of the Gift in this Offer.
3. The Offer is limited to 30 slots only. Customers that register must be, based on our records:
 - a. Part of the email and/or push notification blast listing as part of this Offer. Registration by customers who fall outside of this list will be considered null and void; and
 - b. Registered prior to the Deadline; and
 - c. Selection will be on a first-come, first-served basis.
 4. By participating in this Offer, you agree that HSBC and our service providers may collect, use and disclose your information (including personal data) for the following purpose in accordance with the Personal Data Protection Act 2012 and our data protection policy (<https://www.hsbc.com.sg/privacy-statement>)
 - a. To administer this Offer, including to contact you for the administration of prizes in relation to this Offer.
 5. Winners of the Offer will be contacted by HSBC by 23 Jan 2026, 2359H. Full details of the Event will be shared in the communication.
 6. Winners are expected to indicate their interest in attending the event by 25 Jan 2026, 2359H. Should there be no response by the deadline, the Offer will cease to be valid.
 7. The Offer shall also cease to be valid as and when all 30 slots have been duly redeemed, and accordingly, the Offer Period shall end on such date and time (even if such is earlier than the Offer's acceptance deadline of 25 Jan2026).
 8. The Gift is not exchangeable for rewards points, credit or kind in all cases, whether in whole or in part. The Gift is also not transferable or replaceable.
 9. 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**".

B. General Terms and Conditions

1. 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.
2. Our records in respect of the Offer shall be conclusive and binding on you.

3. HSBC is (1) not an agent of the merchant; and (2) is not the supplier of, and accepts no liability for, the Gifts provided by the merchant involved in this Offer and/or the Event itself. All disputes regarding the Gifts and/or the Event should be directly resolved with the merchant.
4. 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; or
 - (iv) otherwise protect our legitimate interests.

The updates include amendments to:

- (a) the Offer Period;
- (b) the definition of “Eligible Customer”;
- (c) the eligibility criteria for the Offer;
- (d) the type of Gift;
- (e) the limit to the number of Gifts 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.

5. HSBC's decision is final, and no further communication will be entertained.
6. 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.

7. 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.
8. All information is correct and accurate at the time of publishing or posting online.