



## Terms and Conditions Governing HSBC Premier Mastercard Credit Card Cash Rebate Programme

1. This HSBC Premier Mastercard Credit Card Cash Rebate Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC") to Eligible Cardholders (as defined in Clause 3 below) from 1 July 2019 until terminated by HSBC ("Programme Period").
2. The following cards are eligible for this Programme: HSBC Premier Mastercard credit card and HSBC Premier USD Mastercard credit card (but this shall not include any other HSBC US card, HSBC corporate card, and HSBC debit card) ("Card").
3. This Programme is open to primary HSBC cardholders holding a valid and existing Card during the Programme Period (an "Eligible Cardholder").
4. Qualifying Transactions made by both Eligible Cardholders and their corresponding supplementary cardholders under the same Card account ("Supplementary Cardholders") will be consolidated under the primary Card account.
5. For the purpose of this Programme:

**"Qualifying Transactions"** mean retail transactions with transaction date falling within the relevant calendar month and successfully posted at the time of fulfilment (including Online Transactions and Overseas Transactions), **BUT** shall exclude the Excluded Transactions.

**"Online Transactions"** shall mean all retail transactions successfully charged to a Card account and/or to the account of a Supplementary Cardholder made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks and which are successfully captured and posted.

**"Overseas Transactions"** shall mean all overseas transactions successfully carried out outside Singapore and charged in foreign currency to a Card account and/or to the account of a Supplementary Cardholder.

**"Excluded Transactions"** shall mean any of the following (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Mastercard):

- transactions relating to instalment payment plans of any merchant. In the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase. The subsequent instalment amounts under the Spend Instalment will not qualify as Qualifying Transactions;
- transactions relating to the trading of securities or crypto-currencies of any kind (including but not limited to any top up of any cash amount required by a financial institution);
- transactions relating to payments (such as CardUp, SmoovPay, iPayMy]) and money transfers;
- quasi cash transactions (including but not limited to transactions relating to money orders, traveller's checks, gaming/gambling related transactions, lottery tickets);
- AXS or ATM transactions;
- any payment in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payments);
- any pre-paid card top-ups including but not limited to EZ-Link, Transitlink or NETS Flashpay;
- donations/donations-in-kind to charitable and social organisations (such as transactions tagged with MCC 8398 - charitable and social organizations);
- religious related transactions (MCC 8661);
- political organizations related transactions (MCC 8651);
- foreign exchange transactions (including but not limited to transactions made through Forex.com, [www.igmarkets.com.sg](http://www.igmarkets.com.sg), Saxo Cap Mkts Pte Ltd, OANDA ASIA PAC, OANDAASIAPA, MB \* MONEYBOOKERS.COM etc);
- transactions made with any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);

- cash advances and balance/fund transfers;
  - fees and charges (including but not limited to finance charges, bank charges, late charges, interest charges, personal loan charges, annual fees);
  - cash instalment plans;
  - tax payments;
  - business related expenses relating to commercial use;
  - any transaction that is subsequently cancelled, voided, disputed, refunded or reversed for any reason; and/or
  - such other transactions which HSBC may exclude from time to time without notice or giving reasons.
6. Eligible Cardholders are required to charge a minimum of S\$600 in Qualifying Transactions ("Qualifying Spend") in a calendar month to receive 5% Cash Rebates (as defined in Clause 7 below) on the following categories of Qualifying Transactions made either locally or overseas ("Rebate Eligible Transactions"), subject to a maximum of S\$150 in Cash Rebates per calendar month:
- "Dining transactions" tagged with MCC 5812 (Eating Places and Restaurants), MCC 5811 (Caterers), MCC 5814 (Fast Food Restaurants) or MCC 5462 (Bakeries), excluding hotel dining;
  - "Groceries transactions" tagged with MCC 5411 (Grocery stores and Supermarkets);
  - "Petrol transactions" at Caltex and Shell service stations tagged with MCC 5541 (Service Stations) or MCC 5542 (Automated Fuel Dispensers) in Singapore and all transactions tagged with MCC 5541 or MCC 5542 outside Singapore; and
  - "Transport transactions" tagged with MCC 4121 (Taxi/Limo) or MCC 4111 (Local/Suburban transportation which includes Bus/MRT), excluding Ezlink and ferries.

For the purposes of determining whether a given transaction qualifies as a Rebate Eligible Transaction, please note that the main business activity of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/ the merchant's acquiring bank.

7. "Cash Rebates" shall refer to the cash rebates credited to the Eligible Cardholder's relevant Card account in accordance with the terms of this Programme which may be used to offset the Eligible Cardholder's future Card account debits and 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. For the avoidance of doubt, Qualifying Transactions for which Cash Rebates will not be granted will nevertheless be counted towards the determination of Qualifying Spend.
9. HSBC reserves the right to determine whether a transaction qualifies as a Qualifying Transaction and/or if any Eligible Cardholder has fulfilled the relevant eligibility criteria under this Programme. In the event that any transaction posted to the Card account is subsequently cancelled, voided, disputed, refunded or reversed for any reason (the "Cancelled Amount"), for the purposes of determining whether the Qualifying Spend has been met by the Eligible Cardholder in the calendar month that the Cancelled Amount is posted into HSBC's system, the Cancelled Amount will be deducted from the aggregate amount of Qualifying Transactions made by the Eligible Cardholder in that calendar month.
10. The Cash Rebate will be credited into the Eligible Cardholder's account by the end of the next calendar month following the month in which the Qualifying Spend is met.
11. The Eligible Cardholder's Card 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 Rebate. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Rebate is credited into the said Card account, HSBC reserves the right not to credit the Cash Rebate.
12. HSBC reserves the right to revise the terms of this Programme or withdraw the Cash Rebates or this Programme at any time without prior notice.
13. All information is correct at the time of publishing or posting online.