



Terms and Conditions for the HSBC Revolution Credit Card 5x Rewards Points Promotion

1. The HSBC Revolution Credit Card 5x Rewards Points Promotion is only applicable to HSBC Revolution credit cards issued in Singapore ("Cards"), and are not applicable to HSBC Visa Platinum credit card or any other HSBC credit/debit cards unless otherwise stated.
2. For the purposes of calculating the Rewards which the Cardholder is entitled to, Qualifying Transactions made by both qualifying main and supplementary Cardholders will be consolidated under one main card account ("Account").
3. Qualifying Transactions shall mean retail transactions made with the Card that are Online Transactions, Dining Transactions or Entertainment Transactions (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as an Eligible Purchase in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):
 - Foreign exchange transactions (including but not limited to Forex.com);
 - Donations and payments to charitable, social organisations and religious organisations;
 - Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
 - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
 - Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
 - Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
 - Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
 - Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
 - Any AXS and ATM transactions;
 - Tax payments (except HSBC Tax Payment Facility);
 - Payments for cleaning, maintenance and janitorial services (including property management fees);
 - Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
 - Payments to educational institutions;
 - Payments on utilities;
 - The monthly instalment amounts under the HSBC Spend Instalment;
 - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - Any unposted, cancelled, disputed and refunded transactions;and such other categories of transactions which HSBC may exclude from time to time.
4. Online Transactions shall mean retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction type through the Visa Worldwide networks. For the avoidance of doubt, transactions made on brokerage/securities and/or money payment/transfer websites are not classified as retail transactions and are expressly excluded. For Online Transactions which involve any pre-paid card top-ups including but not limited to EZ-Link, Transitlink or NETS Flashpay, 5x Rewards points are capped at 1,000 HSBC Rewards points per Account per calendar month (i.e. up to S\$200 spend).
5. Dining Transactions shall mean local dining merchants that have their main business activity classified as "Dining", and EXCLUDE all dining merchants within local hotels. Main business activity of a merchant is determined by the business classification of that merchant outlet which in turn is determined by that merchant's acquiring bank.
6. Entertainment Transactions shall mean local entertainment merchants that have their main business activity classified as Entertainment, and EXCLUDE all entertainment merchants within local hotels. Main business activity of a merchant is determined by the business classification of that merchant outlet which in turn is determined by that merchant's acquiring bank.
7. All Qualifying Transactions made will have to be posted into HSBC's credit card systems before the end of each qualifying calendar month. HSBC accepts no liability for any late submission of the purchases by merchants.

Qualifying Calendar month
Between 1 January and 31 January, both dates inclusive
Between 1 February and 28/29 February, both dates inclusive
Between 1 March and 31 March, both dates inclusive
Between 1 April and 30 April, both dates inclusive
Between 1 May and 31 May, both dates inclusive
Between 1 June and 30 June, both dates inclusive
Between 1 July and 31 July, both dates inclusive
Between 1 August and 31 August, both dates inclusive
Between 1 September and 30 September, both dates inclusive
Between 1 October and 31 October, both dates inclusive
Between 1 November and 30 November, both dates inclusive
Between 1 December and 31 December, both dates inclusive

8. Eligible Cardholders are entitled to earn 5x Rewards points (every S\$1 charged = 5 HSBC Rewards points) when they make Qualifying Transactions.
9. 1 Rewards point will be computed and awarded on all Qualifying Transactions based on the Cardholder's statement cycle. The additional 4x Rewards points earned on Qualifying Transactions will be credited into the Account by the last day of the following calendar month and will be reflected on the Cardholder's statement no later than the last day of the second calendar month from the date of such transaction.
10. Where any Qualifying Transaction posted to the Account is reversed or re-credited or is found to be (in HSBC's opinion) in respect of or related to business expenses (whether in whole or in part), the Rewards points awarded in respect of the amount reversed, re-credited or in respect of or related to business expenses will be cancelled ("Cancelled Points") and reversed. In the event that the Cancelled Points have been redeemed, HSBC reserves the right to charge its equivalent cash value to the Account. The cash value of each Rewards point shall be equivalent to the dollar amount required to purchase such Rewards point under the HSBC's Rewards Programme.
11. The Rewards points cannot be transferred.
12. The use of the HSBC Rewards points and the redemption of HSBC Rewards points are subject to the HSBC Rewards terms and conditions which is available at www.hsbc.com.sg/rewards.
13. The 5x HSBC Rewards points earned on Qualifying Transactions will be limited to the approved credit limit within the qualifying calendar month.
14. The Programme Period for the HSBC Revolution Credit Card 5x Rewards Points Promotion is from 15 April 2014 until terminated by HSBC.
15. The Account must be in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Rewards points. In the event that the relevant Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Rewards points are credited into the said Account, HSBC reserves the right to forfeit the Rewards points at its sole discretion.
16. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
17. All information is correct at the time of publishing or posting online.