



**Cashback P4 Promotion terms and conditions:**

1. This Promotion is valid from the day customer registers their interest for this Promotion with a Contact Centre agent from HSBC, until the end of two consecutive qualifying periods, both dates inclusive (“Promotion Period”).

Here’s how the Qualifying Period is defined:

Registered date: 2 March 2024 Qualifying Period 1: 2 March – 30 April 2024 Qualifying Period 2: 1 – 31 May 2024 Cashback to be credited: By 31 July 2024	Registered date: 31 March 2024 Qualifying Period 1: 31 March – 30 April 2024 Qualifying Period 2: 1 – 31 May 2024 Cashback to be credited: By 31 July 2024
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2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to selected HSBC credit cardholders who register their interest for this Promotion with a Contact Centre agent from HSBC (“Cardholders” and each a “Cardholder”) and receive a corresponding SMS confirmation from HSBC, and is applicable to the HSBC credit cards that have been issued in Singapore to such Cardholders (“Card”).
3. This Promotion is strictly non-transferable. For the purpose of this Promotion, any Minimum Eligible Spend made by a primary Cardholder and their corresponding supplementary cardholders under the same Card account will be consolidated under the main Card account.
4. Each Successful Cardholder who meets the minimum Eligible Spend of S\$300 for each of the qualifying periods (“Promotion Period”) shall receive a S\$10 cashback (“Cashback”). The Cashback will be credited to the Card Account of a Successful Cardholder within 2 months from the end of the Promotion Period, barring any unforeseen technical delays.
5. For the purpose of this Promotion:  
**“Eligible Transactions”** shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Eligible Transaction 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 (including 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.

6. All Eligible Spend Transactions must be posted to the Cardholder's Card account within 2 weeks from the end of the Promotion Period. HSBC accepts no liability for any late submission of any transaction by a merchant for any reason.
7. The Cashback can only be used to offset future retail purchases but cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, finance charges, annual fees, bank fees and charges or other outstanding balances. Only Cardholders who fulfill these terms and conditions and whose Card accounts are in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion will be eligible to receive the Cashback. Otherwise, HSBC reserves the right to debit the Cardholder's Card account for any Cashback amount credited. Any HSBC records with respect to the calculation of the Cashback shall be conclusive and binding on all relevant Cardholders.
8. This Promotion is additional to the current benefits and privileges that you are enjoying on your HSBC credit card. For further details regarding the features and benefits of HSBC credit card, please visit <https://www.hsbc.com.sg/credit-cards/>.
9. HSBC reserves the right to vary the terms of, or withdraw, this Promotion at any time without prior notice.
10. HSBC reserves the right in its sole and absolute discretion to determine whether a transaction qualifies under this Promotion. If HSBC in its sole and absolute discretion determines that the transaction is not an eligible transaction, or that the transaction does not otherwise qualify under this Promotion, HSBC reserves the right not to award the Cashback. No correspondence or claims will be entertained.
11. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organised by HSBC unless otherwise stated. Likewise, credit card transactions used for redemption of other promotions by the Bank will not be valid for redemption under this Promotion. Cardholders who have received preferential rates for credit facilities (including Balance Transfer, Cash Instalment Plan and Spend Instalment Plan) in the last 6 months are not eligible under this Promotion.
12. All information is correct at time of printing or posting online.
13. The personal data which each Cardholder submits in connection with this Promotion will be collected for the purposes stated in HSBC's Data Protection Policy, a copy of which may be found at <https://www.hsbc.com.sg/privacy-statement/>
14. These terms and conditions contained herein are in addition to the HSBC Credit Card Terms, which shall continue to apply.