

1. ***“Eligible purchases”*** shall mean posted retail purchases (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):
 - a. Foreign exchange transactions (including but not limited to Forex.com);
 - b. Donations and payments to charitable, social organisations and religious organisations;
 - c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler’s checks, gaming related transactions, lottery tickets and gambling);
 - d. 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);
 - e. Payments on money payments/transfers (including but not limited to Paypal, SKR skill.com, CardUp, SmoovPay, iPayMy);
 - f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
 - g. Top-ups, money transfers or purchase of credits of prepaid cards/ vouchers, stored-value cards or ewallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
 - h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
 - i. Any AXS and ATM transactions;
 - j. Tax payments (including HSBC Tax Payment Facility);
 - k. Payments for cleaning, maintenance and janitorial services (including property management fees);
 - l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
 - m. Payments to educational institutions;
 - n. Payments to hospitals;
 - o. Payments on utilities (Electric, Gas, Water, and Sanitary);
 - p. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
 - q. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
 - r. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC’s Cash Instalment Plan, any fees charged by HSBC;
 - s. Any unposted, cancelled, disputed and refunded transactions;
 - t. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities 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.

A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. HSBC does not determine the merchant’s MCC.



For the avoidance of doubt, transactions made at merchants with the following MCCs will be excluded from the Eligible purchases. The following list of MCCs may be updated by HSBC from time to time without prior notice.

No.	Excluded Merchant Category Code (MCC)	Description
1	4829	Money Transfer
2	4900	Utilities – Electric, Gas, Water and Sanitary
3	5199	Nondurable Good
4	5960	Direct Marketing – Insurance Services
5	6010	Financial Institutions – Manual Cash Disbursements
6	6011	Financial Institutions – Automated Cash Disbursements
7	6012	Financial Institutions – Merchandise, Services, and Debt Repayment
8	6050	Quasi Cash— Customer Financial Institution
9	6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
10	6211	Security Brokers / Dealers
11	6300	Insurance Sales, Underwriting, and Premiums
12	6513	Real Estate Agents & Managers - Rentals
13	6529	Remote Stored Value Load - Member
14	6530	Remote Stored Value Load - Merchant
15	6532	PSP-Member-Payment Transaction
16	6533	PSP-Merchant-Payment Transaction
17	6534	Money Transfer Member
18	6536	Moneysend - Intracountry
19	6537	Moneysend - Inter-country
20	6538	Moneysend Funding
21	6540	Non-Financial Institutions – Stored Value Card Purchase/Load
22	6555	Mastercard Imitated Rebate
23	7299	Other Services–Not Elsewhere Classified
24	7349	Clean/Maint/Janitorial Serv
25	7399	Business Services (Not Elsewhere Classified)
26	7511	Quasi Cash – Truck Stop Trxns
27	7523	Automobile Parking Lots and Garages
28	7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
29	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
30	8062	Hospitals
31	8211	Elementary and Secondary Schools
32	8220	Colleges, Universities, Professional Schools, and Junior Colleges
33	8241	Correspondence Schools
34	8244	Business and Secretarial Schools

35	8249	Vocational and Trade Schools
36	8299	Schools and Educational Services (Not Elsewhere Classified)
37	8398	Charitable Social Service Organizations
38	8651	Political Organizations
39	8661	Religious Organizations
40	8999	Professional Services (Not Elsewhere Classified)
41	9211	Court Costs, Including Alimony and Child Support
42	9222	Fines
43	9223	Bail and Bond Payments
44	9311	Tax Payments
45	9399	Government Services (Not Elsewhere Classified)
46	9402	Postal Services – Government Only
47	9405	Intra-Government Purchases – Government Only
48	9754	Gambling-Horse Racing Dog Racing State Lotteries

2. All information is accurate at the time of publishing or posting online.