



Rewards Pay with Points Cashback Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid from 23 September 2024 to 31 December 2024 (both dates inclusive) or such other date(s) as may be determined by HSBC at its discretion (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or “the Bank”) to selected Principal HSBC Credit Card customers who have received the notification via email(s), SMS and/or Push Notification from the Bank to participate in the promotion (“Eligible Customers”). This promotion is strictly non-transferrable.
3. To qualify for the cashback, Eligible Customers will need to redeem for cash credits under ‘Pay with Points’ via the HSBC Singapore App. (“Eligible Redemption”).
 - a. S\$20 cashback for minimum 40,000 points in a single redemption
 - b. S\$80 cashback for minimum 100,000 points in a single redemption
4. There will be 3 qualifying periods (“Qualifying Period”) in which Eligible Customers will need to make the Eligible Redemption.
 - a. 23 September 2024 to 31 October 2024
 - b. 1 November 2024 to 30 November 2024
 - c. 1 December 2024 to 31 December 2024
5. Only the first 800 Eligible Customers with Eligible Redemption posted in HSBC system during each Qualifying Period will be awarded the cashback.
6. Each Eligible Customer is entitled to only one (1) cashback amount during each Qualifying Period under this Promotion, based on the first Eligible Redemption posted in the system.
7. Cashback from this promotion will be processed and credited within 2 months after each Qualifying Period.
8. General terms and conditions of HSBC's Rewards Programme apply to this promotion. Visit HSBC Singapore > Banking > Rewards Redemption to access HSBC's Rewards Programme general terms and conditions.
9. The Bank may revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time.
10. These Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.