



---

## Terms and Conditions for the HSBC x Qoo10 Credit Card Sign Up Promotion

### General

1. This promotion is referred to as the HSBC x Qoo10 Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below).
2. To participate in this Promotion, the HSBC Visa Platinum or HSBC's Revolution credit card or HSBC Advance credit card (each, a "**Card**") application must be submitted between 1 January and 31 March 2018, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved and issued by HSBC by 15 April 2019 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. For the avoidance of doubt, this Promotion is only applicable for online credit card applications submitted via [www.hsbc.com.sg/qoo10](http://www.hsbc.com.sg/qoo10) or any other form(s) of communication specifically targeted to the selected group of customer(s).
4. HSBC reserves the right to determine at our discretion whether:
  - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
  - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
5. HSBC is not a supplier of the products and/or services provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.
6. 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.
7. Use of the Gifts (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) or corresponding redemption letters (if any) after issuance.
8. The Gifts are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s) with an item of equal or similar value without prior notice.
9. For the purposes of calculating the Qualifying Transactions, the following shall apply:
  - a. transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
  - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying

Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.

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

11. For the purpose of this Promotion:

**“Qualifying Transactions”** mean posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant **BUT** shall exclude the Excluded Transactions.

**“Online Transactions”** shall mean all posted retail transactions successfully charged to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant 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 posted overseas transactions successfully carried out outside Singapore and *charged in foreign currency* to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant and which are successfully captured and posted.

**“Excluded Transactions”** shall mean any of the following:-

- Brokerage/ foreign exchange transactions (for example but not limited to Forex.com, [www.igmarkets.com.sg](http://www.igmarkets.com.sg), Saxo Cap Mkts Pte Ltd, OANDA ASIA PAC, OANDAASIAPA, MB \* MONEYBOOKERS.COM etc.), cash advances, late payment charges, bank charges, personal loan charges, balance and/or funds transfer transactions, cash instalment plans, tax payments, donations and payments to charitable and social organisations (MCC 8398), transactions relating to HSBC's Cash Instalment Plan, quasi-cash transactions (for example but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets) and any other fee charges in respect of a Card. In the case of transactions relating to instalment payment plans of any merchant, only the first instalment amount charged to a Card within the Qualifying Spend Period (as defined below) qualifies as a Qualifying Transaction, and not the aggregate amount of the instalment plan;
- 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 and money transfers made through the internet (including but not limited to Paypal, SKR skrill.com);
- transactions made with any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC.);
- any pre-paid card top-ups, including but not limited to EZ-Link, Transitlink or NETS Flashpay;
- any AXS or ATM transaction;
- any payment in connection with any government institutions and/or services, including but not limited to- court costs, fines, bail and bond payment;
- any transaction that is subsequently cancelled, voided, disputed or reversed for any reason; and/or
- such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

**“Card Account Opening Date”** means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

## **Mechanics**

To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a “**Qualified Cardholder**”) to be entitled to the following gifts (“**Gift**”) for the offer (“**Offer**”):

### **Offer: S\$120 Qoo10 Gift Card or S\$50 cash back**

12. Eligible Applicants are required to charge to their Card, within one month from Card Account Opening Date a minimum of S\$600 in Qualifying Transactions to their Card to receive the relevant Gift:

**Gift A** – Eligible Applicant who does not hold any existing Card, and did not cancel a Card within the last 12 months prior to the Card Account Opening Date (each a “**New Cardholder**”) shall be entitled to receive S\$120 Qoo10 Gift Card; and

**Gift B** – Eligible Applicant who holds an existing Card issued more than 24 months and did not cancel any Card within the last 12 months prior to the Card Account Opening Date (each an “**Existing Cardholder**”) shall be entitled to receive S\$50 cash back.

	New Cardholder	Existing Cardholder
Gift for Primary Card	<p><b>S\$120 Qoo10 Gift Card</b></p> <ul style="list-style-type: none"><li>• Must not hold any existing Card*;</li><li>• Did not cancel any Card within last 12 months*; and</li><li>• Charge a minimum of S\$600 in Qualifying Transactions within a month of Card Account Opening Date.</li></ul> <p>*in each case prior to the approval date of their new Card application under this Promotion.</p>	<p><b>S\$50 cash back</b></p> <ul style="list-style-type: none"><li>• Existing Card must be issued more than 24 months earlier*;</li><li>• Did not cancel any Card within last 12 months*; and</li><li>• Charge a minimum of S\$600 in Qualifying Transactions within a month of Card Account Opening Date.</li></ul> <p>*in each case prior to the approval date of their new Card application under this Promotion.</p>

13. Fulfillment of the Gift will be done no later than three (3) months from Card Account Opening Date, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
14. For the S\$120 Qoo10 Gift Card, an SMS redemption code with the redemption details (“SMS”) will be sent to the Qualified Cardholder’s valid mobile phone number (based on HSBC’s records). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder’s billing address (based on HSBC’s records). Any request for early fulfillment of a Gift will be not be granted nor entertained by HSBC.
15. Qoo10 Gift Card’s terms and conditions apply, please refer to <https://www.qoo10.sg/gmkt.inc/Company/UserAgreement.aspx> for full details.
16. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable and Gift redeemed is not exchangeable, non-transferable and non-replaceable.
17. Cash back will be credited into the Qualified Cardholder’s Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met no later than three (3) months from Card Account Opening Date, barring any unforeseen technical delays.

18. The cash back can only be used to offset future retail purchases 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.
19. Each Qualified Cardholder is limited to a maximum of one Gift, regardless of the number of Cards applied for.
20. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift and cash back. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded or the cash back credited to the Qualified Cardholder, HSBC reserves the right to forfeit the Gift or cash back at its sole discretion.