

## Terms and Conditions Governing HSBC Debit Card Spend, Spin and Win Promotion October 2016

1. This Promotion is valid from 4 October to 31 December 2016 (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 all HSBC customers who hold a valid Debit Card (as defined below) issued by the Bank in Singapore ("Eligible Customers").
3. Eligible Customers will qualify for a chance to win a Gift (as defined below) with minimum spend of S\$50 in a single transaction on Eligible Transactions (as defined below) using their Debit Card during the Promotional Period. Eligible Customers will be entitled to a maximum of 1 chance per calendar day during the Promotional Period to win a Gift, regardless of the number or type of transactions. An illustration is as follows:

Spend amount each day	No. of Transactions	No. of Chances received
\$150	1	1
\$45	1	0
\$444	3	1

4. "Eligible Transaction" means any successful transaction charged in full payment directly to the Debit Card using VISA functionality with the transaction date falling within the Promotional Period, provided that the following transactions shall not constitute valid Eligible Transactions for purposes of this Promotion:
  - a. transactions using NETS functionality; or
  - b. any Eligible Merchant transaction charged to the Debit Card during the Promotional Period that is subsequently cancelled, voided or reversed.
5. "Debit Card" means an Eligible Customer's debit card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer's deposit transactional account for purposes of settlement of debit card transactions and governed by The HSBC Debit Card Cardholder's Agreement.
6. The Gifts for this Promotion are limited to a total of 80,000 pieces and are available on a first-come-first-served, whilst stocks last basis. HSBC retains the discretion to determine the number of items listed in paragraph 7a to f below which constitute the Gifts for this Promotion.
7. "Gift" means any one of the following items:
  - a. Apple Watch 42mm Series 2 Sports Band
  - b. \$5 Cold Storage vouchers
  - c. 1 Twelve Cupcakes cupcake
  - d. 1 scoop of Awfully Chocolate Hei ice-cream
  - e. \$10 Starbucks card
  - f. \$3 Grab credits

8. To participate in this promotion:

- a. Eligible Customers will receive a promotional code sent via SMS, to the last mobile number that is registered with the Bank, containing the number of chances, in the intervals below:

<b>Spending Period</b>	<b>SMS Delivery Date</b>
4 – 15 October 2016	21 October 2016
16 – 31 October 2016	9 November 2016
1 – 15 November 2016	22 November 2016
15 – 31 November 2016	9 December 2016
1 – 15 December 2016	22 December 2016
16 – 31 December 2016	10 January 2017

- b. Eligible Customers can proceed to any AXS station in Singapore from 4 October 2016 to 31 January 2017 to spin for a Gift (refer to step by step guide on how to spin for your Gift on [www.hsbc.com.sg/debit](http://www.hsbc.com.sg/debit))
- c. If an Eligible Customer is successful in spinning for a Gift at an AXS station, the Voucher relating to the Gift will be printed by the AXS station and such AXS Voucher will be redeemable at the designated participating merchants subject to the instructions and terms and conditions stated on the AXS Voucher.
- d. If an Eligible Customers did not registered the mobile number with the bank, will not receive any promotional code via other communication means.
- e. Eligible Customers who wish to register their mobile number for this Promotion, can submit the mobile number via the online registration form available on [www.hsbc.com.sg/debit](http://www.hsbc.com.sg/debit). Eligible Customer will receive the promotional code for chances accumulated from the next spending period onwards ie. Registration made on 30 October 2016, will receive promotional code on 22 November 2016, for spending made from 1 – 15 November 2016.
9. Each AXS Voucher is valid for redemption from 4 October 2016 to 28 February 2017 (both dates inclusive) at the participating merchant outlets stated on the Voucher, with the exception of Cold Storage Voucher and Grab Voucher which shall have the redemption date end on 31 January 2017 and 20 April 2017 respectively. Any amount incurred with a participating merchant in excess of the AXS Voucher value must be paid for using a HSBC debit card issued in Singapore. Save for redemptions of an Apple Watch or Starbucks card, each AXS Voucher will be retained by the participating merchants after usage. The use of each AXS Voucher is also subject to the terms and conditions of the participating merchant providing the relevant goods and/or services; please refer to the participating merchant for details.
10. If an Eligible Customer has successfully won an Apple Watch or Starbucks card as a Gift, the Bank will mail out to the Eligible Customer the Starbucks card or redemption letter for the Apple Watch (as the case may be) within 14 days of the redemption date to the Eligible Customer's mailing address that is last registered with the bank.
11. Winners of the Apple Watch will need to follow the instructions on the redemption letter and proceed to the redemption centre to redeem for the Gift.
12. HSBC reserves the right to retract the AXS Voucher(s) issued to an Eligible Customer, or bill the relevant redeemed amount to a Cardholder's debit card account, if HSBC suspects that such

Cardholder has failed to comply with these terms and conditions or, has made or attempted to make a fraudulent redemption.

13. There will be no replacement or substitution of Gifts. No replacement of promotion codes will be sent.
14. There will be no replacement of lost, defaced, torn, damaged or stolen AXS Vouchers.
15. Any unutilised and/or expired AXS Vouchers are not refundable or exchangeable for cash.
16. The AXS Vouchers are not valid for use in conjunction with other promotions, privileges or vouchers, unless stated otherwise.
17. Should there be any issue regarding the redemption of the AXS Vouchers, the Eligible Customer is required to contact HSBC at 1800 4722 669 within 3 calendar days from and including the relevant transaction date. Any requests received by HSBC thereafter will not be entertained.
18. HSBC is not the supplier of the products and/or services hereunder and shall not be liable for any loss, damage, expense, claim or costs suffered or incurred by the Eligible Customer or any other person in relation to or in connection with the same in any manner whatsoever.
19. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice.
20. This Promotion is not valid with other offers or promotions unless otherwise stated.
21. 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.