

## **Terms and Conditions Governing HSBC Debit Card Overseas Spend Promotion October 2018**

1. This Promotion is valid from 15 October – 31 December 2018 (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 who spend a minimum of S\$800 on Eligible Transactions (as defined below) through any Eligible Merchant (as defined below) using his/her Debit Card during the Promotional Period will be entitled to receive a 3% rebate in respect of such Eligible Transaction, subject to a maximum rebate amount of S\$40 per Debit Card account ("Rebate").
4. "Eligible Transaction" means any successful overseas transaction made charged in full payment directly with any Eligible Merchant 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. cash withdrawals made overseas; or
  - b. transactions using NETS functionality; or
  - c. overseas transactions transacted in Singapore dollar currency; or
  - d. fees and charges imposed by the Bank; or
  - e. any 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. "Eligible Merchant" means any in-store and online merchants outside of Singapore.
7. The Rebate will be credited to the Debit Card account of each qualifying Eligible Customer by 28 February 2019 or such other date(s) as may be notified by HSBC.
8. The Rebate shall be forfeited if the Debit Card account of the relevant Eligible Customer is suspended or terminated during the Promotional Period.
9. 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.
10. 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.
11. This Promotion is not valid with other offers or promotions unless otherwise stated.
12. 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.