

Terms and Conditions Governing HSBC Everyday Global Debit Card Activation Promotion January 2020

1. This Promotion is valid from 1 January – 31 December 2020 (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 Everyday Global Debit Card (as defined below) issued by the Bank in Singapore (“Eligible Customers”).
3. Eligible Customers who charge a minimum of S\$5 in a single receipt on Eligible Transactions (as defined below) using any of the 10 supported currencies supported by the Everyday Global Account to their Debit Card during the Promotional Period will receive a S\$5 rebate for the first use of each currency from the date of card issuance, to each Eligible Customer’s Debit Card account (“Rebate”), subject to a maximum rebate of S\$15 rebate.
4. “Eligible Transaction” means any successful transaction charged in full payment to a 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 Everyday Global debit card issued by HSBC in Singapore bearing the name/service mark of VISA which is linked to the Eligible Customer’s Everyday Global account for purposes of settlement of debit card transactions and governed by The HSBC Debit Card Cardholder’s Agreement.
6. The Rebate will be credited to the Debit Card account of Eligible Customers who have met the promotion criteria based on the schedule below or on such other date(s) as may be notified by HSBC.

Period during which the Eligible Transactions were entered into	Month in which the Rebate will be credited
1 January – 30 June 2020	August 2020
1 July – 31 December 2020	February 2021

7. The Rebate shall be forfeited if the Debit Card account of the relevant Eligible Customer is suspended or terminated during the Promotional Period.
8. 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.
9. 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.
10. This Promotion is not valid with other offers or promotions unless otherwise stated.
11. 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.