

HSBC Credit Card

1. The promotion period (“Promotion Period”) is on **01 April - 03 May 2026**, both days inclusive, unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes and S Passes. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion (“Eligible Participants”), the participant must:

- i. **Submit an application** for a credit card (“Eligible Card”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.
- ii. The name, mobile number and email address confirmation submitted to SingSaver **must be the same** name, mobile number and email address as used in the credit card application.
- iii. **Provide HSBC with consent to receive marketing and promotional materials** via mobile messages, emails, post and calls from the HSBC group at the time of submitting their application and not revoke his/her consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.

Eligible Cards:

Card Provider	Credit Cards	Reward
HSBC	<ul style="list-style-type: none"> ● HSBC TravelOne Credit Card ● HSBC Advance Credit Card ● HSBC Live+ Credit Card ● HSBC Revolution Credit Card 	See here

Table 1: Eligible cards

- iv. **For Eligible HSBC credit cards only (Table 1) :**

Complete the SingSaver Rewards Redemption Form sent to their registered email address within the first 14 days after applying for the card.

- a. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please visit our [Help Centre](#) or connect with our 24/7 AI chatbot **immediately** for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

- b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
- c. For the ARN field, please enter the ARN provided by HSBC (17 digits number). If you did not manage to capture the reference above, you may indicate the last 4 digits of your mobile number which was used in the HSBC application form. Eg (xxxx1234)
- v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.
- vi. **Spend a minimum of S\$500** for HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card (on either the physical or digital version of the Eligible Credit Card) in “Qualifying Spend” by the end of the following calendar month after the card account opening date. For example, card accounts opened on 03 May 2026 will have a qualifying spend period up until 03 June 2026.
- vii. Ensure that the account for the Eligible Card is maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time in which the Reward is awarded will be eligible for the Reward. In the event that the Eligible Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Reward is accorded and/or credited to the qualified Eligible Participant or the qualified Eligible Participant voluntarily cancels or terminates the card within 12 months from the card opening date, HSBC reserves the right to forfeit or recover the equivalent value of the whole or any part of the Reward at its sole discretion.
- viii. Additionally, the **first-year annual fee of S\$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

“**Qualifying Transactions**” refer to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions

reflected in HSBC's system and the merchant category codes from Visa/ Mastercard):

- a. Foreign exchange transactions (including but not limited to Forex.com);
- b. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- c. Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- d. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- e. Top-ups, money transfers or purchase of credits of prepaid cards/ vouchers, stored-value cards or ewallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- f. Any AXS and ATM transactions;
- g. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
- h. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- i. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
- j. Any unposted, cancelled, disputed and refunded transactions; and
- k. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

6. A Successful Application is defined as an application where the participant has completed all the steps listed in Clause 5 above (the participant being the "Successful Applicant").
7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5, unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

- a. Physical rewards

Examples include: Dyson products, Apple iPad, Sony speaker

- i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email"). Successful

Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards

Successful Applicants:

- i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
- iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards

- i. SingSaver has the right to decide on voucher denominations issued to customers.

8. Each Successful Applicant will receive a SingSaver Exclusive Gift (“**Reward**” or “**Upgrade Reward**”), based on the pre-selected rewards and status:

HSBC Credit Cards

a. “**New HSBC Credit Cardholder**” refers to applicants who:

- i. must not hold any existing HSBC Credit Card*
- ii. has not cancelled any HSBC Credit Card within the last 12 months prior to the card application

b. “**Existing HSBC Credit Cardholder**” refers to applicants whose:

- i. most recent Principal HSBC Credit Card was issued more than 12 months ago*
AND
- ii. has not cancelled any HSBC Credit Card within the last 12 months*

For the avoidance of doubt, if the eligible applicant holds a HSBC TravelOne credit card and applies for a new HSBC Live+ Credit Card, the customer is considered as an Existing Cardholder.

**in each case prior to the approval date of their new Card application under this Promotion.*

- c. To be eligible for a Reward as part of this Promotion, approved New HSBC Credit Cardholders will need to activate and **spend a minimum of S\$500 in Qualifying Spending** using the Eligible HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card applied for as part of this Promotion within the calendar month after the one in which the card account was opened.
- d. Additionally, the **first-year annual fee of S\$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

Rewards

Eligible HSBC Credit Card	Singsaver Exclusive Gift for Eligible New HSBC Credit Cardholders <i>Spend a minimum of S\$500 in "Qualifying Spend" by the end of the following calendar month after card account opening date.</i> <i>TravelOne card applicants to pay additional annual fee (S\$196.20 incl. GST)</i>	HSBC Exclusive Gift for Eligible Existing HSBC Credit Cardholders	Gift Upgrade Options for New HSBC Credit Cardholders <i>Refer to clause 9 below</i>
HSBC TravelOne Credit Card ⁴	From 01 April - 03 May 2026 (Both Days Inclusive) Dyson Airstrait™ straightener (worth S\$799) ^{1,2,5} or 22,000 HeyMax Miles (worth S\$398) ^{1,2,6} or Samsung Galaxy Buds4 Pro + S\$160 eCapitaVoucher Bundle (worth S\$509) ^{1,2,3} or S\$400 Cash via PayNow ^{1,2}	From 01 April - 03 May 2026 (Both Days Inclusive) Up to 24,000 miles (awarded in the form of 60,000 Reward points) fulfilled by HSBC	From 01 April - 03 May 2026 (Both Days Inclusive) Top up S\$60 for the following gift: Dyson Digital Slim Submarine™ (worth S\$699) ^{1,2,5} Top up S\$100 for the following gift: Dyson Airwrap (worth S\$799) ^{1,2,5} Top up S\$300 for the following gift: Nintendo Switch 2 (worth S\$719) ^{1,2,5} Apple Top Up Rewards Top up S\$420 for MacBook Neo 256GB Magic Keyboard (worth S\$849) ^{1,2,3} Top up S\$470 for Apple iPad Air (M4) 11" Wi-Fi 128GB (worth S\$899) ^{1,2,3} Top up S\$780 for Apple Watch Ultra 3
HSBC Revolution Credit Card ⁴		From 01 April - 03 May 2026 (Both Days Inclusive) S\$50 cashback fulfilled by HSBC	
HSBC Advance Credit Card ⁴		From 01 April - 03 May 2026 (Both Days Inclusive) S\$50 cashback fulfilled by HSBC	

HSBC Live+ Credit Card ⁴		From 01 April - 03 May 2026 (Both Days Inclusive) S\$50 cashback fulfilled by HSBC	(worth S\$1,199) ^{1,2,3}
-------------------------------------	--	--	-----------------------------------

Table 2

¹ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

² Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

³ Apple is not a participant in or sponsor of this promotion.

⁴ The new to HSBC cardholder rewards to be fulfilled by SingSaver, while the rewards for Existing HSBC cardholder will be fulfilled by HSBC

⁵ Subject to colour availability. Attachments may vary.

⁶ Promotion Rewards are subject to the terms set out in Clause 11 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

Eligible HSBC Credit Card	Singsaver Newsletter Exclusive Gift for Eligible New HSBC Credit Cardholders <i>Spend a minimum of S\$500 in "Qualifying Spend" by the end of the following calendar month after card account opening date.</i> <i>TravelOne card applicants to pay additional annual fee (S\$196.20 incl. GST)</i>	Gift Upgrade Options for New HSBC Credit Cardholders <i>Refer to clause 9 below</i>
HSBC TravelOne Credit Card ⁴	From 27 April - 03 May 2026 (Both Days Inclusive) 22,000 HeyMax Miles (worth S\$398) ^{1,2,6,3} or Samsung Galaxy Buds4 Pro + S\$160 eCapitaVoucher Bundle (worth S\$509) ^{1,2,3} or Dyson Airstrait™ straightener (worth S\$799) ^{1,2,5,3} or S\$420 Cash via PayNow ^{1,2,3}	From 27 April - 03 May 2026 (Both Days Inclusive) Top up S\$60 for the following gift: Dyson Digital Slim Submarine™ (worth S\$699) ^{1,2,5,3} Top up S\$100 for the following gift: Dyson Airwrap (worth S\$799) ^{1,2,5,3} Top up S\$300 for the following gift: Nintendo Switch 2 (worth S\$719) ^{1,2,5,3} Apple Top Up Rewards Top up S\$420 for MacBook Neo 256GB Magic Keyboard (worth S\$849) ^{1,2,3,6} Top up S\$470 for Apple iPad Air (M4) 11" Wi-Fi 128GB (worth S\$899) ^{1,2,3,6} Top up S\$780 for Apple Watch Ultra 3 (worth S\$1,199) ^{1,2,3,6}
HSBC Revolution Credit Card ⁴		
HSBC Advance Credit Card ⁴		
HSBC Live+ Credit Card ⁴		

Table 3

¹ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

² Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

³ Newsletter exclusive rewards. This upsized reward can only be claimed if you sign up via the newsletter and won't be available on SingSaver website.

⁴ Promotion Rewards are subject to the terms set out in Clause 11 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

⁵ Subject to colour availability. Attachments may vary.

⁶ Apple is not a participant in or sponsor of this promotion.

9. Limited Time Gift Upgrade Options

- a. Eligible New HSBC Credit Cardholders may elect to select an upgraded Reward (the "Upgrade Reward") by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD60, SGD100, SGD300, SGD420, SGD470, SGD780 ("Reward Upgrade Fee"), as set out in Table 2 above.
- b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
- c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver's designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
- d. Unless otherwise notified directly by SingSaver:
 - i. Successful Applicants who select the SGD60 tier of Upgrade Reward or SGD100 tier of Upgrade Reward or SGD300 tier of Upgrade Reward or SGD420 tier of Upgrade Reward or SGD470 tier of Upgrade Reward or SGD780 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.;
- e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
- f. Successful Applicants may not choose to change from the SGD60, SGD100, SGD300, SGD420, SGD470, SGD780 at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
- g. The Reward Upgrade Fee is non-refundable once payment has been completed.
- h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
- i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
 - i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by HSBC (17 digits number)); and
 - ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result..
- j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
- k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

10. Each Qualified Cardholder is limited to a **maximum of one Gift**, regardless of the number of Cards applied for in this Promotion. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such

Qualifying Cardholder is eligible to receive the Gift under this Promotion. For example, if the Qualified Cardholder has successfully applied for a HSBC TravelOne Credit Card and a HSBC Advance Credit Card in this Promotion, the Qualified Cardholder will be eligible to receive one Gift based on the Card with the highest amount in Qualifying Transactions charged to it.

11. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

- a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
- b. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
- c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
- d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
- e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer’s account and the forfeiture of all Max Miles earned.
- f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
- g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
- h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
- i. For more information on heymax, click here or reach out to max@heymax.ai

12. **This promotion cannot be combined with any other offers unless otherwise stipulated.**

The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

13. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), kindly visit our [Help Centre](#) or connect with our 24/7 AI chatbot for assistance

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

14. All Reward Redemption Forms received after **14 days** from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

15. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
16. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

17. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
18. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents to:
 - a. the relevant Card Provider (HSBC Bank (Singapore) Limited) disclosing to SingSaver information relating to the status of his/her application for an Eligible Card in connection with the Promotion (including whether the application is successful) for the purpose of determining eligibility under clause 5 and to administer the fulfilment of any gifts or rewards under the Promotion.
 - b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card;
 - c. SingSaver's promotion partners sharing the status of the Successful Applicant's Reward Upgrade Fee payment (where applicable) with SingSaver;
 - d. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and
 - e. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.
19. The relevant Card Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.
20. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where SingSaver suspects a participant has participated in any form of unlawful activity or

fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

21. SingSaver and heymax.ai may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
22. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree to receive (i) communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, and (ii) direct marketing including personal finance news and exclusive offers by email and other electronic means from SingSaver and its affiliates, each in accordance with SingSaver's [Privacy Policy](#).
23. SingSaver and the Card Provider will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
24. SingSaver and the Card Provider shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Participant's participation in the Promotion.
25. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
26. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).