

# MoneySmart x HSBC Credit Card Sign Up Promotion Terms & Conditions

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## Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be from 12th March 2025 to 31st March 2025.
2. All applications applied before and/or after the specified Qualifying Period, or submitted through any means other than through MoneySmart, will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

## Rewards

4. The “Rewards” selections for this campaign are as stated in [Table 1](#) below.

**Table 1: MoneySmart Exclusive Rewards Table**

Reward Criteria	Gift Selections
<ol style="list-style-type: none"><li>1. Be an “Eligible New-to-HSBC Customer” (refer to Clause 10a)</li><li>2. Apply through MoneySmart</li><li>3. <b>Provide the HSBC group your consent</b> to receive marketing and promotional materials via mobile messages, emails, post and calls when you apply.</li><li>4. Charge <b>a min. of S\$800 in Qualifying Transactions</b> from Card Account Opening Date to end of the following calendar month.</li><li>5. Submit the MoneySmart Claim Form by <b>30th April 2025</b>.</li></ol>	<p><b>S\$199 Cash via PayNow + S\$150 eCapita Voucher</b></p> <p><b>OR</b></p> <p><b>5,000 SmartPoints</b></p> <p><small>*SmartPoints can be used to redeem the following popular items on our Rewards Store (Refer to Table 4)</small></p>

## MoneySmart’s Rollin’ Rewards Campaign March 2025

6. “Eligible Customers” can earn **1 chance** in the MoneySmart’s Rollin’ Rewards Campaign when they:
  - a. Have a MoneySmart account with a verified email address,
  - b. completed their **Rollin’ Rewards Questionnaire**,

- c. granted marketing consent, and
  - d. agreed to the Terms and Conditions of the [Rollin' Rewards campaign](#).
7. "Eligible Customers" that apply for an eligible MoneySmart Exclusive Credit Card Promotion (refer to [Table 3](#)) can earn an **additional 5x chances** when they meet the "Successful Application" criteria (refer to *Clause 10*).
8. MoneySmart's Rollin' Rewards Campaign prizes are below:

**Table 2: MoneySmart's Rollin' Rewards Campaign prizes**

	Prizes	No. of Winners
March 2025	<b>18,760 SmartPoints</b> Enough to redeem an Apple iPhone 16 Pro Max (256GB)	5 winners

9. For more information regarding the MoneySmart Rollin' Rewards Campaign, refer to the Terms and Conditions [here](#).

## Rewards Eligibility

10. An "Eligible New-to-HSBC Customer" must follow all the steps listed below in order to have a "Successful Application":
- a. Eligible New-to-HSBC Customers are:
    - i. New-to-HSBC Customers are defined as customers who
      - (a) does not hold any existing HSBC Credit Card account (as main cardholder) at the time when his/her successful application submission via MoneySmart is approved by HSBC; and
      - (b) has not previously cancelled any HSBC Credit Cards in the last twelve (12) months immediately prior to his/her application for the Eligible Card and prior (and inclusive of) the month of the Qualifying Period commences.
  - b. For avoidance of doubt, Existing Cardholders are not eligible for the promotion.

Existing Cardholders are defined as customers who

- (a) holds an existing HSBC Credit Card account (as main cardholder) issued more than 12 months from the time when his/her successful application submission via Moneysmart is approved by HSBC; and
- (b) has not previously cancelled any HSBC Credit Cards in the last twelve (12) months immediately prior to his/her application for the Eligible Card and prior (and inclusive of) the month of the

Qualifying Period commences.

Existing TravelOne cardholders who apply for a new HSBC card (and vice versa) will be regarded as Existing-to-Card customers and will not be eligible for the promotion.

- c. Complete and submit an application for an Eligible Credit Card on the promotion website <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period.

**Table 3: Eligible Credit Cards**

Card Provider	Eligible Credit Cards	Gift
HSBC Bank (Singapore)	<ul style="list-style-type: none"><li>• HSBC Live+ Card</li><li>• HSBC Advance Credit Card</li><li>• HSBC Revolution Credit Card</li></ul>	Please refer to <a href="#">Table 1</a>

- d. **Provide consent to receiving marketing and promotional materials** via mobile messages, emails, post and calls from the HSBC group and have not revoked his/her consent to receive marketing or promotional materials at the time of gift fulfilment.
- e. Charge a minimum of **S\$800** in qualifying transactions (on either the physical or digital version of the Credit Card) from Card Account Opening Date to end of the following calendar month to qualify for the rewards. Refer to [Table 1](#) for more details.
- f. Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
- (1) Contact Details AND (2) a valid Email Address.
- i. Eligible Customers have until **30th April 2025 23:59 SGT** to submit their Claim Form. Claim Forms will be closed thereafter.
- ii. Eligible Customers may begin submitting their Claim Forms once they have submitted an application for an Eligible Credit Card, regardless of approval status at that time.
- iii. Eligible Customers need to ensure that the name, mobile number and email Address provided is the same as the one used when applying for the Credit Card.
- iv. Eligible Customers who do not complete the Claim Form fully and accurately will not be eligible for the Gift.
- v. Eligible Customers may edit their Claim Form after submission. The latest submission taken will be deemed as final. No further changes to the details in the Claim Form will be entertained after it has been closed.
- vi. Have their Eligible Credit Card ([Table 3](#)) application approved by the respective Card Provider.

- vii. The approval must be final and unconditional and activation of the Eligible Credit Card is required.
- viii. The approval of the Eligible Credit Card must be given by **14th April 2025**.

11. For the purpose of this Promotion:

"Qualifying Spend" shall mean posted retail purchases & internet purchases (including but not limited to monthly charges under the interest free instalment payment plan of any merchant, and 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. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- d. 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);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- g. Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
- m. Payments to educational institutions;
- n. Payments to hospitals;
- o. Payments on utilities (Electric, Gas, Water, and Sanitary);

- p. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
- q. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- r. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC; Any unposted, cancelled, disputed and refunded transactions;
- s. 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.

- 12. A "Successful Application" is defined as an application as the principal cardholder for the Eligible Credit Card made during the Qualifying Period via the MoneySmart website.
- 13. Determination of the source of application is done via Credit Card Providers (i.e. HSBC Bank (Singapore) Limited using their internal tracking codes and at their full discretion.
- 14. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to Credit Card Provider's determination of application source.

## SmartPoints

- 15. "Eligible Customers" can earn SmartPoints when they sign up for an Eligible Credit Card through MoneySmart <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period and meet the Eligibility Criteria (refer to Clause 10)
- 16. "Eligible Customers" can use the SmartPoints to:
  - a. Redeem products on the Rewards Store (<https://www.moneysmart.sg/store/products>).

**Table 4: Popular Product List on Rewards Store**

Product	How to redeem your desired Product?	
<b>Apple 11-inch iPad Wi-Fi 64GB (A16 Chip)</b>  (RSP: S\$499)	6,140 SmartPoints	Purchase up to <b>1,200 additional SmartPoints (worth S\$120)</b> on top of your earned SmartPoints to redeem and <b>save S\$379!</b>

<b>Secretlab TITAN Evo Lite Chair</b> (RSP: S\$519)	5,040 SmartPoints	Purchase up to <b>100 additional SmartPoints (worth S\$10)</b> on top of your earned SmartPoints to redeem and <b>save S\$469!</b>
<b>Sony WH-1000XM5 Wireless Noise Cancelling Headphones</b> (RSP: S\$589)	4,925 SmartPoints	<b>Redeem in full</b> with your earned SmartPoints
<b>Hinomi H1 Pro Ergonomic Chair</b> (RSP: S\$999)	4,160 SmartPoints	<b>Redeem in full</b> with your earned SmartPoints
<b>S\$350 worth of GrabGift Vouchers</b>	4,900 SmartPoints	<b>Redeem in full</b> with your earned SmartPoints

**Scenario 1:**

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
- ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 4,925 SmartPoints. John can use SmartPoints to fully offset the value of a product.

17. “Eligible Customers” need to have sufficient SmartPoints to offset the value of the desired product.

**Scenario 2:**

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
- ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 6,140 SmartPoints. John would not be able to redeem the desired product.
- iii. John can either earn more SmartPoints from MoneySmart Campaigns or purchase SmartPoints on the Rewards Store.

18. “Eligible Customers” can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.

19. The SmartPoints Wallet shows “Eligible Customers” pending earnings and lifetime earnings.

- a. Pending earnings are SmartPoints that are waiting on partners’ approval.
- b. Lifetime earnings refer to SmartPoints a customer has earned since account creation.

20. SmartPoints will only be valid for one (1) year from the date of successful earning or purchase. Any unused SmartPoints which expire will be automatically deducted from customers' available SmartPoints balance.
21. Expired SmartPoints will no longer be available for redemption on the Rewards Store or cash withdrawal.
22. MoneySmart reserves the right to change the validity period of SmartPoints, or to modify or alter the SmartPoints required to redeem products on the Rewards Store at any time without prior notice.
23. MoneySmart reserves the right to limit the Rewards Store redemption limits of each product.
24. Refer to the MoneySmart SmartRewards Terms & Conditions [here](#) for more information.

## **Reward Fulfilment**

25. For purposes of awarding the Rewards, the applicant has to be an "Eligible Customer" who submits an application for an Eligible Credit Card (refer to [Table 3](#)) as a main cardholder during the Qualifying Period via MoneySmart's website.
26. 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.
27. 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.
28. Eligible Customers will get the choice of Rewards (if applicable) they chose when filling up the MoneySmart Claim Form.
29. Eligible Customers shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in reward redemption due to incorrect information(s) shared by the customers. In this regard:
  - a. Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
  - b. MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.



- c. Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.
  - d. Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank's decision is final and binding.
30. Eligible Customers are required to fill up the appropriate Claim Form which coincides with their Credit Card application date. If the Eligible Customer fails to submit the correct Claim Form, their gift will be defaulted to the **Cash Reward Option** of that particular campaign.
31. An Eligible Customer whose application is approved within the "Qualifying Period" **will receive their Sign-Up Reward 5 months after the end of campaign month.**
32. The process of crediting the Rewards are as follows:

**a. SmartPoints**

- i. MoneySmart will send a confirmation email on the date of the SmartPoints transfer to notify Successful Applicants that the SmartPoints has been successfully credited to your MoneySmart SmartPoints Wallet.
- ii. Successful Applicants must ensure that they have a valid registered MoneySmart Account.
- iii. SmartPoints are non-transferable and can be redeemable only by the Eligible Customers to whom the SmartPoints were awarded to.
- iv. Successful Applicants can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.
- v. MoneySmart reserves the right to limit the redemption of each product listed on the Rewards Store.

**b. Cash via PayNow**

- i. MoneySmart will send a confirmation email with the date of the cash transfer. Kindly wait 5 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your Bank Account.

**Successful Applicants:**

- i. Consent to receive the Reward for relevant promotion via the registered PayNow mobile number provided in the Claim Form.
- ii. Are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
- iii. Are to ensure that the PayNow mobile number provided is not linked to a Trust or GXS Bank Account. Payment to Trust Bank or GXS Bank PayNow Giro is not supported.

- iv. Acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund the Reward already transferred to the PayNow account should the phone number provided be in error.
- v. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.

**c. eCapitaVouchers**

- i. MoneySmart will send a confirmation email with the Activation Code. Please note that fulfillment of gifts are done within 3 months from the end of promotional period.
- ii. Eligible Customers consent to MoneySmart to send details to the 3rd party vendor only for the purpose of identification and collection of gifts.
- iii. Eligible Customers are responsible for ensuring that the details provided in the Claim Form are accurate.
- iv. Eligible Customers acknowledge that once the gifts have been tracked as collected, MoneySmart will not be able to re-issue Gift should there be any dispute.

33. MoneySmart shall not be liable for delay or error in Reward transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.

34. MoneySmart reserves the final right to change the Rewards given. In the case of delays in the fulfilment of the Rewards, MoneySmart will notify the recipients and make the necessary arrangements to fulfil the Rewards.

35. MoneySmart reserves the right to reject any Rewards redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms & Conditions. In the event of disputes, MoneySmart'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.

## **General**

36. For more information on the General Terms and Conditions of the MoneySmart Promotion, refer [here](#).

## **Contact Us Information**

37. If the Eligible Customer fails to receive an email from MoneySmart after 5 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.

38. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Credit Cards, including but not limited to application status and the Eligible Credit Cards themselves should be directed to relevant Credit Card Providers.

### **MoneySmart Policy and Terms of Use**

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.