

**Terms and Conditions Governing HSBC Credit Card Promotion (1 November to 31 December 2023) with Geneco by Seraya Energy Pte Ltd ("Geneco") ("Promotion")**

The terms and conditions of the HSBC Geneco November to December 2023 Promotion shall be as follows:

1. A customer who holds a HSBC credit card (except HSBC Debit cards and HSBC Corporate cards) issued by HSBC Bank (Singapore) Limited ("HSBC") in Singapore (such HSBC credit card, a "Card") as a credit cardholder (as the case may be), whose credit card account (as the case may be) is in good standing with HSBC over the entire Promotional Period (as defined below) and at the time of fulfilment (as determined by HSBC at its discretion) and who fulfils these terms and conditions (such customer, a "Cardholder") shall be eligible to participate in the promotion ("Promotion").
2. This Promotion is valid from 1 November to 31 December 2023 (both dates inclusive) or until the Promotion is fully subscribed, whichever is earlier (the "Promotional Period").
3. HSBC and Geneco reserves the right to determine at its sole and absolute discretion whether Cardholder(s) have met all the requirements of this Promotion.
4. This Promotion is limited to the first 400 customers.
5. This Promotion is applicable to:
  - a. New-to-Geneco customers who:
    - i. sign up for a 12 or 24 months Geneco Plan during the Promotional Period and the sign up is approved by Geneco and
    - ii. successfully set up a recurring payment arrangement via Geneco's [Self-Service Portal](#) and set up first recurring payment for the Geneco Plan to an HSBC Credit Card
  - b. Existing-to-Geneco customers who:
    - i. have an existing residential electricity contract with Geneco which is due for renewal ("Expiring Geneco Contract") during the Promotional Period;
    - ii. receive a renewal notification email enclosing the offer from Geneco on their Expiring Geneco Contract ("Renewal Notification");
    - iii. renew a 12 or 24 months Geneco Plan before the Expiring Geneco Contract expiry date and during the Promotional Period;
    - iv. successfully set up a recurring payment arrangement via Geneco's [Self-Service Portal](#) and set up first recurring payment for the Geneco Plan to an HSBC Credit Card

\*Offer is applicable to customers who are setting up recurring card payment for the first time with a HSBC credit card.

**Fulfilment Schedule**

Promo period	Set up recurring by	Fulfilment date by
1 – 30 Nov 2023	31 Dec 2023	31 Jan 2024
1 – 31 Dec 2023	31 Jan 2024	28 Feb 2024

\*Total redemption cap will be 400 sign ups per month, which will be made known to customers in marketing communications. This can be readjusted with mutual agreement between HSBC and Merchant depending on redemption rates during the Promotional Period.

6. For the avoidance of doubt, where a Cardholder's first Recurring Payment was set up to his/her HSBC Credit Card after the proposed recurring date for any reasons whatsoever, he/she will not qualify for the Rebate. In no event should HSBC and/or Geneco be responsible for the Cardholder's ineligibility to receive the Rebate.
7. This Promotion is only applicable to Geneco customers who set up recurring bill arrangement for the first time with a HSBC credit card.

8. Under the Promotion, Cardholder will receive the one-time bill rebate ("Rebate") if he/she fulfils all the requirements stated in Clause 5.

Geneco Plans	Rebate	Validity	Redemption Cap
24-month Plan	One-time S\$40 Geneco bill rebate	Valid from 1 November to 31 December 2023	Limited to the first 200 customers each month
12-month Plan	One-time S\$15 Geneco bill rebate		
Power Eco Add On	One-time S\$10 Geneco bill rebate		

9. The Rebate will be credited by Geneco and used to offset the Cardholder's Geneco electricity bill. If the electricity bill amounts to less than the value of the Rebate, the remaining value will be used to offset the subsequent electricity bill(s).
10. The Rebate will be credited to the Cardholder according to the fulfilment schedule. If the Cardholder refunds or cancels the Geneco Plan, he/she will not be eligible to receive the Rebate.
11. HSBC and/or Geneco reserve the right to clawback the full or partial Rebate should the recurring bill arrangement set up with a HSBC credit card be removed within 12 months from the date it was set up, or should any amount of the Rebate be unutilised by the Cardholder upon termination or expiry of the Geneco Plan
12. Save for existing credit card promotions, this Promotion is not valid with other HSBC promotions, special discounts, roadshow activations, unless otherwise stated.
13. By participating in this Promotion, the Cardholder deems to have read and agreed to the terms and conditions of the Promotion.
14. HSBC and/or Geneco shall not be responsible for any failure or delay in the set-up of the recurring payment transactions, which may result in a Cardholder being ineligible to receive the Rebate.
15. HSBC is not the supplier of and accepts no liability for the goods and services provided by Geneco.
16. HSBC and Geneco reserve the right to vary any of these terms and conditions, or to withdraw this Promotion, at any time in their discretion without prior notice.
17. In case of a dispute, the decision of HSBC shall be final (save for a dispute on the goods and services provided by Geneco where in such dispute, the decision by Geneco shall be final and binding).
18. HSBC and Geneco make no warranty or representation as to the quality, merchantability or fitness for purpose of the goods and/or services. HSBC and Geneco shall not at any time be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the goods and/or services provided.
19. By participating in this Promotion, each Cardholder consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to HSBC and/or Geneco and such other third party as HSBC and/or Geneco may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the HSBC Privacy Policy and/or Geneco Privacy Policy, a copy of which can be found on <https://www.hsbc.com.sg/privacy-statement/> or [www.geneco.sg/privacy-policy/](http://www.geneco.sg/privacy-policy/).
20. All information is accurate as at time of publishing or posting online.