The terms and conditions of the 1 Oct 2024 – 5 Jan 2025 Promotion ("Promotion") shall be as follows:

- 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.
- 2. This Promotion is valid from 1 Oct 2024 to 5 Jan 2025 (both dates inclusive) (the "Promotional Period").
- 3. Cardholders who sign up for the 12 or 24 months Senoko Energy residential electricity plan ("Senoko Plan") are eligible to participate in this Promotion.
- 4. This Promotion is applicable to renewal customers of Senoko Energy who had previously set up a recurring payment arrangement for Senoko Energy's bill with a HSBC credit card.
- 5. This Promotion is applicable/available to new and renewal customers of Senoko Energy who are setting up recurring card payment with a HSBC credit card.
- 6. This Promotion is limited to 1 redemption per customer.
- 7. Subject to the stated Redemption Cap, Cardholder will receive only a one-time the bill rebate for a single electricity account with Senoko Energy for the contractual period for the Senoko Energy Plan if he/she fulfils all the following:
 - a) Within the validity period, sign up for a 12 or 24 months Senoko Energy residential electricity plan ("Senoko Energy Plan") via self-help Online channels and inputs the relevant Promo Code as listed in Table 1 during the sign-up process
 - b) Successfully sets up a recurring payment arrangement with HSBC Credit Card by the relevant stipulated dates in Table
 - c) retain the recurring payment arrangement with HSBC Credit Card till the end of the 12 or 24 months Senoko Energy Plan that was signed up with the Promo Code

Promo Price Plan	Promo Code	Rebate	Redemption Cap
12-month Senoko Energy Plan	HSBCJOY20	One-time S\$20 bill rebate ("Discount 1")	Limited to the first 20 new or recurring customers per Sign Up Period, on a first- come-first-served basis
24-month Senoko Energy Plan	HSBC.IOY120 bill rebate		Limited to the first 156 new or recurring customers per Sign Up Period, on a first- come-first-served basis

Table 1.	Promotional	Details
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Sign Up Period	Recurring Set Up Date	Earliest Date of Rebate Credited
1 to 31 Oct 2024	By 30 Nov 2024	By 31 May 2025
1 to 31 Nov 2024	By 31 Dec 2024	By 30 Jun 2025
1 Dec 2024 to 5 Jan 2025	By 31 Jan 2025	By 31 Jul 2025

Table 2. Recurring Payment Set Up Deadlines

8. For the avoidance of doubt, this promotion is not applicable to existing Senoko Energy customers with service contracts that are auto-renewed.

- 9. The Rebate will be credited by Senoko Energy by the relevant stipulated dates in Table 2 and used to offset the electricity bill, excluding security deposit and all non-electricity usage related charges. 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. HSBC and/or Senoko Energy reserve the right to disqualify, claw back the full or partial Rebate should any of the following situation occurs:
 - a) if the HSBC Cardholder refunds or cancels the 12-month or 24-month Senoko Energy Plan, he/she will not qualify for the Rebate.
 - b) where a HSBC Cardholder's first recurring payment was charged to his/her HSBC Card after the Rebate Fulfilment Date for each respective Promotion Period in Table 2 for any reason whatsoever, he/she will not qualify for the Rebate.
 - c) if the recurring bill arrangement set up with HSBC Card be removed from the 12-month or 24-month Senoko Energy Plan that the HSBC Cardholder signed up for, full or partial rebate may be clawed back.
 - d) if there is any amount of the Rebate be unutilised by the HSBC Cardholder upon termination or expiry of the Senoko Energy Plan.
- 11. If any amount of the Rebate is not utilised by the HSBC credit cardholder, upon the expiry or termination of the Senoko Energy Plan, such unutilised Rebate will be forfeited. The Rebate shall under no circumstances whatsoever be paid out in cash or in kind to any party.
- 12. Save for existing credit card promotions, this Promotion is not valid with other 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 is not the supplier of and accepts no liability for the goods and services provided by the Merchant involved in this Promotion.
- 15. The Merchant and HSBC 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.
- 16. All information is accurate as at time of publishing or posting online.