



Game of Chance

Schedule of Conditions of Entry (“the Schedule”)

What is the name of the promotion (“Promotion”)?	HSBC International Spend 2025 Star Alliance Prize Draw
Details of the Promoter	HSBC Bank Australia Limited, ABN 48 006 434 162, Level 36, One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000 (“HSBC Australia” or the “Promoter”)
Who is entitled to enter the Promotion (the “Entry Requirements”)?	<p>The Entry Requirements for the Promotion are:</p> <ul style="list-style-type: none">• Entrants must be residents of Australia and live in one of the Applicable States outlined below.• Entrants must be over the age of 18 years and not an Ineligible Entrant.• Entrants must be the primary cardholder of a HSBC Star Alliance credit card and your account is in good standing.• The prize draw is open to selected HSBC Star Alliance cardholders who receive the promotion email (in each case, the “Eligible Card”).• Entrants must enter the prize draw within the Promotion Period. We will not accept entries received after the closing date. This prize draw is free to enter.• Entrants must agree and accept the terms and conditions.
Who is not allowed to enter the Promotion (the “Ineligible Entrants”)?	<p>You will be an Ineligible Entrant for this Promotion if:</p> <ul style="list-style-type: none">• you’ve been involved with organising or running the prize draw;• you’re entering for someone else;• you’re an employee of HSBC Group or anyone professionally involved in the promotion of the prize draw including their immediate families. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent,

	<p>grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.</p> <p>Your entry won't count if you meet the above. You'll be disqualified if you stop meeting the Entry Requirements at any time before the prize draw ends (even if your entry was valid when you entered). No third-party entries will be accepted.</p>
<p>What are the applicable States or Territories for this Promotion (the "Applicable State/s")?</p>	<ul style="list-style-type: none"> • New South Wales • ACT • Victoria • Queensland • Western Australia • Tasmania • Northern Territory • South Australia
<p>How does someone enter the Promotion?</p>	<p>During the Promotion Period, you will receive one (1) entry into the draw if you:</p> <ul style="list-style-type: none"> • Register through the promotion email sent to you by HSBC <p>AND;</p> <ul style="list-style-type: none"> • Make five (5) Eligible International Transactions <p>You will only need to register once. Thereafter every further five (5) international transactions will automatically give you an additional entry. Entries are unlimited.</p> <p>International transactions are subject to the HSBC Credit Card Terms. "Eligible International Transactions" are transactions which are not Ineligible Transactions. Eligible transactions are purchases you make outside of Australia while overseas or purchases made online from an offshore seller (even if price is shown in Australian dollars), purchases from an Australian seller where the payment is processed offshore, purchases made in foreign currency or withdrawing funds from an international ATM. Overseas transaction fees may apply.</p>

	<p>“Ineligible Transactions” are court costs including alimony and child support, fines, tax payments, government service, intra – government transactions, money orders – wire transfer, non-financial institutions – foreign currency or money orders (not wire transfer) and travelers cheques, betting (including lottery tickets, casino gaming chips, off-track betting and wagers).</p>
<p>What is the Promotion Period?</p>	<p>The promotion commences from 00:00 AM on 1 August 2025 AEST and ends 23:59PM on 31 October 2025 AEDT (the “Promotion Period”).</p>
<p>What are the details of the Prize?</p>	<ul style="list-style-type: none"> • There are 3 prizes to be won. You will only be eligible to win 1 of 3 prizes. Should you be drawn as the winner for more than 1 prize, we reserve the right to offer the prize to the runner up. <p><u>Prize 1</u></p> <ul style="list-style-type: none"> • 80,000 Star Alliance Points <p><u>Prize 2</u></p> <ul style="list-style-type: none"> • 50,000 Star Alliance Points <p><u>Prize 3</u></p> <ul style="list-style-type: none"> • 25,000 Star Alliance Points
<p>How will the Prize winners be chosen?</p>	<p>The winners will be drawn electronically at random and in the specified prize order.</p>
<p>What is the maximum number of entries per Eligible Entrant (the “Entry Limit”)?</p>	<p>Entries are unlimited.</p>
<p>Do any special conditions need to be met for the winner to accept the Prize?</p>	<p>The account on which the Eligible Card is held must remain open, valid, in good standing, and opted into marketing during the Promotion Period and until the date of the Prize draw.</p> <p>The Prize winner may be asked to take part in promotional activities. It is a condition of entry that entrants agree to such use if they are a winner and to sign any necessary promotional releases relating to the associated image rights.</p>

	See also below Terms and Conditions.
How can the Prize be claimed?	You must confirm acceptance of the Prize on the day we contact you
How and when will the winner be notified (the “Notification Method” and “Notification Date”)?	<p>Notification Method: The winner will be notified by phone and email from a HSBC Branch or contact centre representative, and the winner’s name (and postcode if required by State regulation) will be published on HSBC’s website.</p> <p>We will make 3 attempts to contact the winner over 2 business days from the day of the draw. If the prize is still unclaimed by the 3rd attempt, we reserve the right to offer the prize to the runner up.</p> <p>Notification Date: 18 November 2025</p> <p>3 winners and 12 runner ups will be drawn on the day of the draw.</p> <p>Our decision is final, and no other correspondence will be entered into regarding the outcome of the prize draw. We reserve the right to declare the prize draw void if we consider it unreasonable that the prize draw should proceed, whether due to an administrative error or otherwise.</p>
Is there a fee for entry?	No, there is no entry fee.
How many Prize draws will there be?	There will be 1 Prize draw in total for the 3 Prizes.
What is the date, time and place of the Prize draw (the “Draw Place, Date & Time”)?	<p><u>Draw Place:</u> HSBC Bank Australia Limited Level 37 One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000</p> <p><u>Date & Time:</u> 18 November 2025 at 11am AEDT</p>
In what circumstances would the Prize be forfeited?	<p>The winner’s Prize will be forfeited if:</p> <ul style="list-style-type: none"> • we are unable to contact you after 3 attempts over 2 business days • your eligible credit card is closed at the time the Prize is accepted; or • you fail to meet all the conditions of this Promotion (see T&Cs below). <p>If the Prize winner is forfeited for any of the above-mentioned reasons, then the next runner-up in line out the 12 drawn will be</p>

	selected as the winner of the Prize. If all 12 runner-ups are exhausted, a Redraw will occur, which will occur on the Redraw Date specified below.
When is the Redraw Date?	18 December 2025 The Redraw will take place at the same time and place as the original draw. The winners of the Redraw, if any, will be notified by email and phone within two (2) business days, and will be published (name and postcode) on HSBC's website by 22 December 2025.

Terms and Conditions

1. These Terms and Conditions must be read together with the Schedule. Entry into, and winning of, the Promotion are subject to these Terms and Conditions.
2. Entry is open to residents of Applicable State/s who comply with the Entry Requirements (if any). Ineligible Entrants will not be entered into this Promotion.
3. The Promotion will be run during the Promotion Period only.
4. To be eligible for the prize, you must remain opted into marketing up until the draw date.
5. If a winner's credit card is closed for any reason on acceptance of the Prize, the Prize will be forfeited.
6. The winner will be drawn at the Draw Place, Date and Time listed in the Schedule.
7. If a Prize is forfeited as above, a re-draw will be held at the same Draw Place and Time as the original draw on the Re-draw Date.
8. In consideration for awarding a Prize to the winner, the winner agrees to participate in any promotional activity regarding winning the Prize and consent to their information, including their names and (if applicable) image(s), being used in promotional material without payment.
9. The winner will be notified on the Notification Date by the Notification Method described in the Schedule, and their name (if required by State regulation) and their postcode will be published as described in the Schedule.
10. As a condition of accepting the prize, a winner may be requested by the Promoter to sign any legal documentation as and in the form required by the Promoter in their absolute discretion, including but not limited to a statutory declaration confirming they are not an 'Ineligible Entrant', legal release and indemnity form.
11. The winner's prize will be fulfilled by 30 January 2026. The awarded points will be visible from their credit card statement after this fulfilment date.
12. HSBC may request the winner to provide proof of identify and proof of residency. Identification considered suitable for verification is at the discretion of HSBC.
13. The decision of HSBC regarding any aspect of the Promotion (including without limitation, entry into the Draw and the result of the Draw) is final and binding and no correspondence will be entered into.
14. HSBC does not warrant and makes no representations regarding an Entrant's chance of winning the Prize or the sufficiency of the Prize to cover any purpose for which it may be used by the Entrant if they win the Prize.

- 15.** Entrants not fully complying with these Terms and Conditions will be deemed invalid.
- 16.** If for any reason this Promotion is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this Promotion is affected for any reason, HSBC may in its sole discretion cancel, terminate, change or suspend the Promotion.
- 17.** Subject to the Redraw clause, if for any reason a winner does not take a prize at/by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
- 18.** HSBC may disqualify any individual who tampers (or benefits from tampering) with the entry process or the conduct of the Promotion or who has, in HSBC's opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of HSBC or has breached these Terms and Conditions.
- 19.** If any prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification.
- 20.** We're not responsible for any loss or damage you incur by taking part in the prize draw unless the loss or damage is caused by our negligence.
- 21.** Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
- 22.** The prize is non-exchangeable, non-transferable and no cash alternative is offered.
- 23.** Sale, transfer or exchange of any part of the prizes is strictly prohibited. Any attempt to sell, transfer or exchange the prize will result in the prize being withdrawn by us and the prize will be declared null and void.
- 24.** The Winner acknowledges and agrees that the data processed in connection with the "Campaign" (HSBC International Spend 2025 Star Alliance Prize Draw) under this Agreement may include Personal Data.
- 25.** HSBC shall comply with Data Protection Legislation with respect to its processing of Personal Data in the context of this Agreement.
- 26.** Personal information supplied during the course of this promotion may be passed on to third parties and service providers insofar as required for fulfilment, delivery and arrangement of the prize and shall be processed in accordance with HSBC's [privacy policy](#).

Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence 232595.