HSBC Live+ July 2026: Up To 8% Cashback For New Cardholders

Description

HSBC Live+â??s 8% offer is a phased new-cardholder rate, not a permanent flat 8% on every purchase. A card approved from July to September 2026 must first reach S$1,000 in eligible quarterly spend across dining, shopping and entertainment.

The next phase switches to a S$600 threshold in each month from October through December. Cashback is capped at S$250 per calendar quarter, and merchant-category and posting rules decide which transactions count.

Offer Snapshot

- Merchant or issuer: HSBC Singapore.
- Offer: Live+ promotional 8% cashback for new cardholders.
- Validity: For new-to-HSBC Live+ cards approved from 1 July to 30 September 2026; phased cashback conditions continue into later qualifying quarters.
- Eligible products or payment methods: New-to-HSBC Live+ principal cardholders approved between July and September 2026; Eligible dining, shopping and entertainment transactions under the programme merchant-category rules; Applicants who meet HSBC income, residency and credit approval criteria.
- Value: Up to 8% cashback during the promotional phases; 5% standard cashback tier from the third qualifying quarter when monthly spend conditions are met; S$250 maximum cashback per calendar quarter.

How To Use It

1. Apply for HSBC Live+ and receive approval within the July-to-September campaign window
2. Use the approved card for eligible dining, shopping and entertainment purchases
3. Reach S$1,000 total qualifying spend during the first July-to-September qualifying quarter

4. From October to December, reach S$600 qualifying spend in each calendar month to retain the promotional rate

Spend, Caps And Exclusions

- First qualifying quarter: S$1,000 total eligible spend across July to September
- Second quarter: S$600 eligible spend in each month from October to December
- From January 2027, the standard 5% tier requires S$600 eligible spend per calendar month
- Total cashback is capped at S$250 per calendar quarter
- The additional 3% promotional component applies only within the stated new-cardholder phases
- Transactions are classified by merchant category and posting rules in the official terms
- Transactions outside eligible dining, shopping and entertainment categories do not earn the featured rate
- Cash advances, fees, interest, balance transfers and other excluded transaction types do not qualify
- Missing a monthly threshold in the later phase changes the cashback outcome for that period

When The Reward Arrives

- Qualifying cashback is calculated and credited under HSBCâ??s quarterly statement timetable
- Only posted eligible transactions within the relevant period are counted
- Any adjustment, refund or reversal can reduce qualifying spend or cashback

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