

Terms and Conditions for HSBC Premier Mastercard® Credit Card Exclusive Spending Programme

When can you enjoy the offer

1. The promotional period for the offer is from 15 March to 30 June 2024.

What is the offer

2. During the promotional period, use your HSBC Premier Mastercard® Credit Card (Eligible Credit Card) to make Eligible Transactions to enjoy:

Total Net Spending Amount	Extra RewardCash Rebate	Extra RewardCash Rebate for increasing in New Funds of HK\$500,000 on or before 30 June 2024 and have an Average Daily Total Relationship Balance of at least HK\$1,000,000 throughout the period from March 2024 to 31 July 2024	Total extra RewardCash amount
HK\$30,000 – HK\$59,999	\$350	\$100	\$450
HK\$60,000 – HK\$99,999	\$900	\$300	\$1,200
HK\$100,000 or above	\$1,800	\$400	\$2,200

For the avoidance of doubt, you can enjoy the extra RewardCash rebate in relation to the TRB offer if you have increased in New Funds on or before 30 June 2024 and maintain the New Funds in July 2024.

The maximum rebate you can earn for the entire promotional period is \$2,200 RewardCash.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. have successfully completed the Registration during the promotional period;
 - c. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. You can make a Registration before or after making any relevant transactions. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.

5. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra RewardCash.
6. We will calculate the extra RewardCash based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record by 30 September 2024.
7. Each of the primary cardholder and additional cardholders (with individual Registration) under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
8. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
9. If any transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
10. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
11. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
12. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
13. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
14. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
15. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
16. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
17. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

18. **'Eligible Credit Card'** means an HSBC Premier Mastercard® Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer.
19. **'Eligible Transactions'** mean any **'Eligible Local Transactions'**, **'Eligible Overseas Transactions'** or **'Eligible Online Transactions'** which are eligible for this promotion and conducted with an Eligible

Credit Card during the promotional period and posted on our system during the offer fulfilment period. **'Eligible Local Transactions'** are transactions made in Hong Kong dollars with a minimum Net Spending Amount of HK\$500 each at local merchants in Hong Kong. **'Eligible Overseas Transactions'** are transactions (i) with original sales slip or official payment record conducted outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay; and (ii) in any currency except Hong Kong Dollars, and (iii) with a minimum Net Spending Amount of HK\$500 equivalent or more. The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. **'Eligible Online Transactions'** are transactions with official payment records and classified as online transaction according to the merchant codes/transaction types as defined by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, China UnionPay or a merchant's acquiring bank, regardless of the transaction country and currency, and with a minimum Net Spending Amount of HK\$500 equivalent or more. If an online transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. These are not Eligible Transactions:

- Food delivery platform transactions including Foodpanda, Deliveroo, OpenRice and Keeta.
- Insurance payment
- Finance and bank charges: annual fees, finance charges, late charges;
- Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transaction (including top-up transaction) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under 'RewardCash e-shop' and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - the whole transaction amount of Interest-free Merchant Instalment Plan; after conversion posted in the credit card statement;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan) or other instalment plans;
 - transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

20. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

21. **'Total Relationship Balance (TRB)'** is the average daily balance of the total assets in your Personal Banking accounts with us in a month, and includes:

- Hong Kong dollar/ renminbi / foreign currency deposits;
- Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (stocks/ unit trusts) and Wayfoong Statement Gold;
- Deposit amounts of Deposit Plus and Structured Investment Deposits;
- Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards);
- Life insurance with savings or investment component^;
- HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited.

^For life insurance with savings or investment component:

1. Investment-linked life insurance policies include the total cash value of the policies;
2. Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

“New Funds” refer to the net growth in the Eligible Customer’s Average Daily Total Relationship Balance (“TRB”), by comparing the Eligible Customer’s Average Daily TRB in the calendar month of February 2024 against each his or her Average Daily TRB in June 2024, according to the Bank’s records. Eligible customer is required to hold the New Fund until 31 July 2024.

22. **‘Registration’** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.

To borrow or not to borrow? Borrow only if you can repay!