



Terms and Conditions for Spending Requirements and Offers for Travel Guru Membership Programme (these “Terms”)

These Terms shall be read and construed in conjunction with the “Terms and Conditions for HSBC Travel Guru Membership Programme”. Unless otherwise expressly defined herein, terms defined in the “Terms and Conditions for HSBC Travel Guru Membership Programme” shall have the same meaning whenever they are used in these Terms.

When can you enjoy the offer

1. The enrollment period to register as Travel Guru Member is as follows:
 - i. Phase 1: from 1 September 2023 to 7 April 2024;
 - ii. Phase 2: from 1 September 2024 to 31 October 2024;
 - iii. Phase 3: from 1 October 2025 to 31 October 2025 (Start days and end days inclusive for each Phase).
2. The promotional period for the offer is from 1 April 2025 to 31 December 2026 (both days inclusive).

What are the spending requirements in each Membership Tier

3. During the promotional period, meet the following spending requirements to upgrade or maintain your Membership Tier:
 - a. There is no spending requirement to remain at GO Traveller. However, if you wish to unlock the extra 3% RewardCash Rebate under GO Traveller (see below), you need to accumulate Eligible Transactions equivalent to HKD8,000 or more in 3 consecutive calendar months within your current GO Traveller membership period (“3% Extra RewardCash Rebate Spending Requirements”).
 - b. To proceed from GO Traveller to GING Traveller or renew your existing GING Traveller membership, you need to:
 - i. accumulate Eligible Transactions equivalent to HKD30,000 or more; and
 - ii. make 3 or more Eligible Flight or Cruise Bookings or Eligible Hotel Bookings within your current membership period.
 - c. To proceed from GING Traveller to GURU Traveller or renew your existing GURU Traveller membership, you need to:
 - i. accumulate Eligible Transactions equivalent to HKD70,000 or more; and
 - ii. make 6 or more Eligible Flight or Cruise Bookings or Eligible Hotel Bookings within your current membership period.
4. If you do not meet the requirements in the respective Membership Tier within the relevant membership validity period, you will be downgraded to whichever lower Membership Tier for which you have met the requirements.
5. For all Membership Tiers, the Eligible Transactions and the number of Eligible Flight or Cruise Bookings or Eligible Hotel Bookings will expire and will be reset to zero when your new membership period begins.

6. Regarding the membership validity period, membership upgrade, renewal and downgrade effective date, please refer to the “Terms and Conditions for HSBC Travel Guru Membership Programme” for details.

What are the offers

7. You are entitled to the Extra RewardCash Rebate and Welcome Offers in the respective Membership Tier as listed in the table below:

		GO Traveller (Level 1)	GING Traveller (Level 2)	GURU Traveller (Level 3)
Requirements to upgrade/retrain	Number of Eligible Flight or Cruise Booking or Eligible Hotel Booking (i.e. with single Net Transaction Amount of HKD800 or above)	N/A	3	6
	Eligible Transactions	N/A	HKD30,000	HKD70,000
Extra RewardCash Rebate		3%	4%	6%
Maximum RewardCash Rebate Amount		\$500 RewardCash	\$1,200 RewardCash	\$2,200 RewardCash
Welcome Offers		<ul style="list-style-type: none"> • AIRSIM 30% rebate • HKairportShop.com HKD150 discount code 	<ul style="list-style-type: none"> • Klook HKD200 e-Gift card • Club Med HKD300 discount code • HKairportShop.com HKD500 discount code 	<ul style="list-style-type: none"> • Trip.com HKD500 e-Voucher • Trip.com Diamond tier membership • Klook Gold tier membership • Club Med HKD300 discount code • Royal Caribbean USD100 onboard credit • HKairportShop.com HKD500 discount code

How can you enjoy the offer

8. You can enjoy the offer if you:
- enroll as a Travel Guru Member before or on the same day as you make the Eligible Transactions. Any transactions made before the date of your enrollment will not be counted as Eligible Transactions. For Travel Guru Membership details, please refer to the “Terms and Conditions for HSBC Travel Guru Membership Programme”; and

- b. hold an Eligible Credit Card and your Eligible Credit Card account is valid and in good standing during the promotional period and the offer fulfilment period; and
- c. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated above.

Read before you enjoy the offer

9. Terms for Extra RewardCash Rebate

- a. Only the following transactions are entitled to the extra 3% RewardCash rebate under GO Traveller:
 - i. Eligible Transactions that contribute to the fulfillment of the 3% Extra RewardCash Rebate Spending Requirements; and
 - ii. Eligible Transactions that are made after the 3% Extra RewardCash Rebate Spending Requirements are fulfilled.Eligible Transactions that do not meet the above requirements are not eligible for the extra 3% RewardCash rebate under GO Traveller.
- b. If your Membership Tier is upgraded, renewed, or downgraded, you will enjoy the extra RewardCash rebate associated with the new Membership Tier during the validity period of your new Membership Tier subject to the maximum amount of extra RewardCash that you could earn as set out at Clause 7 above.
- c. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards to calculate the extra RewardCash.
- d. We will calculate the extra RewardCash based on the records we hold on the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash on monthly basis to your Eligible Credit Card account which has the largest Net Transaction Amount of Eligible Transactions within the following calendar month. For example, RewardCash earned based on the Eligible Transactions conducted from 1 - 31 January 2026 will be credited to the Eligible Credit Card account on or before 28 February 2026.
- e. The RewardCash will be credited to the account after the transaction is posted. A card transaction does not earn RewardCash if: (i) it is unposted; or (ii) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
- f. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
- g. If any transaction where the extra RewardCash was awarded is subsequently cancelled, reversed, or refunded, we may deduct the extra RewardCash from the Eligible Credit Card account without giving any prior notice to you.
- h. The total amount of extra RewardCash for each month will be rounded to the nearest integer.

10. Terms of Welcome Offers

- a. Entitlement to Welcome Offers is subject to our final decision. To enjoy the Welcome Offers, the remaining balance after deducting the e-voucher/promo code value must be settled by Eligible Credit Cards.
- b. The offers may carry different validity periods and will become invalid if not redeemed or used within the stated validity period. The use of the offers is subject to the terms and details as specified by the respective Merchant(s) from time to time. We shall not be liable if you fail to use or enjoy the offers by not following the relevant terms and details provided by the respective Merchant(s).
- c. Unless otherwise specified, the Welcome Offers will be credited to your HSBC Reward+ (My e-Coupons), or sent to your registered email address in our Bank's record, or delivered to you via Reward+ push notification if you have enabled the push notifications function. While the Bank endeavours to credit, send or deliver the Welcome Offers to you within one calendar month from your Membership Upgrade Actual Effective Date or Membership Renewal or Downgrade Actual Effective Date (as applicable), additional time may be required and the actual date on which the Welcome Offer(s) is/are to be credited, sent or delivered will be determined by the Bank at its sole discretion.
- d. We reserve the rights to replace Merchants and/or the Welcome Offers with any alternative offers from any other partner, or change the type of/value of the offers, or change the relevant eligibility conditions (including any future offers), at any time without prior notice.
- e. We are not the supplier of the Welcome Offers. We are not responsible for and shall have no liability in respect of:
 - i. the quality and merchantability of the Welcome Offers, products or services provided by the Merchant(s);
 - ii. any withdrawals by the Merchant(s) from the Programme; and
 - iii. any discontinuation of the Merchant(s)' products or services for any reason.
- f. In the event of any dispute arising out of the Welcome Offers, our decision shall be final and conclusive.
- g. Subject to the above, once the Welcome Offers have been earned within the Programme, they will be considered final and cannot be amended or cancelled by you.

11. General Terms

- a. We will revoke all the offers, rebates and/or rewards that have been earned/accumulated by you if we discover at any time, that you:
 - i. abuse any of the Programme privileges, the offers, rebates and/or rewards;
 - ii. tamper with the Programme, the offers, rebates and/or rewards;
 - iii. engage in abusive, deceit or fraudulent behaviour in relation to the Programme, offers, rebates and/or rewards;
 - iv. fail to comply with any of these Terms;
 - v. make any misrepresentation or false statements to us; or
 - vi. violate applicable law or regulations.

- b. If we believe that you have acted in the manner as stated in Clause 11a above, we can deduct the extra RewardCash or debit your credit card to take back any offers, rebates and/or rewards that you have enjoyed, or cancel your credit card. We also reserve the right to apply a penalty charge to you and the penalty charge will be calculated as being equal to the total amount of offers, rebates and/or rewards you have earned from the date of enrollment of the Programme.
- c. The terms and conditions of HSBC Travel Guru Membership Programme, e-Coupon, Eligible Credit Card, RewardCash Programme and Reward+ will apply.
- d. In case of dispute arising out of these Terms, our decision shall be final and conclusive.
- e. The offers (including the Welcome Offer and RewardCash Rebate) cannot be sold, exchanged, transferred, refunded or converted to cash, discounts or other services.
- f. We have the rights to change or cancel the offers, rebates, rewards or amend these Terms without prior notice. Please check our website and/or Reward+ for the latest details, availability and the applicable terms and conditions of the offers.
- g. Each of the Bank, participating Merchants and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms may be enforced in the courts of any competent jurisdiction.
- h. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms.
- i. These Terms are subject to prevailing regulatory requirements.
- j. These Terms should be governed by and construed in accordance with 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

- 12. **'Eligible Credit Card'** shall have the same meaning as defined in the "Terms and Conditions for HSBC Travel Guru Membership Programme", namely this means any Hong Kong Dollar personal primary, combined additional or UnionPay Dual Currency credit cards 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 Programme, the offers, rebates and/or rewards.
- 13. **'Eligible Flight or Cruise Booking'** means those posted transactions with the single Net Transaction Amount equivalent to HKD800 or above at merchants which are classified as "Airline" or "Cruise" according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay. For the avoidance of doubts, if the flight bookings are posted transactions with single Net Transaction Amount equivalent to HKD800 or above which are made at merchants which are classified as "Travel Agencies" according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay, such posted transactions will be classified as Eligible Hotel Booking as defined below.
- 14. **'Eligible Hotel Booking'** means those posted transactions with the single Net Transaction Amount equivalent to HKD800 or above at merchants which are classified as "Hotel", "Travel Agencies" according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay.

15. **'Eligible Transactions'** shall have the same meaning as defined in the "Terms and Conditions for HSBC Travel Guru Membership Programme", namely these are transactions conducted with an Eligible Credit Card during the promotional period as specified in these Terms that are (i) with original sales slip or official payment record made at overseas physical stores outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited, or China UnionPay; and (ii) in any currency except Hong Kong Dollars and posted on our system during the offer fulfilment period. 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:
- a. mail, fax and telephone orders;
 - b. transactions settled via HSBC Mobile Banking and/or Internet Banking;
 - c. purchase and/or reload of stored value cards;
 - d. transaction (including top-up transaction) made via e-wallets;
 - e. withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - f. the whole transaction amount of Interest-free Merchant Instalment Plan;
 - g. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan or other instalment plans;
 - h. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - i. transactions at financial institutions (including purchase of merchandise and services from banks);
 - j. wire transfers;
 - k. betting and gambling transactions;
 - l. tax payments;
 - m. autopay and recurring transactions; and
 - n. all unposted/cancelled/reversed/refunded transactions.
16. **'Programme'** refers to the HSBC Travel Guru Membership Programme.
17. **'HSBC', 'we', 'us', 'our'** and **'Bank'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.
18. **'Merchants'** refers to Klook, Trip.com and any other merchants as stipulated by us from time to time. For the latest list of Merchants, please refer to HSBC HK Reward+ mobile app or our website.
19. **'Net Transaction Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

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1 January 2026