



General Terms and Conditions for HSBC Credit Card or HSBC Mastercard® Debit Card Red Hot Year-round Offers

When can you enjoy the offer

1. The promotional period is from 1 January to 31 December 2026.

What is the offer

2. Year-round offers:
 - a. During the promotional period, you can enjoy dining or shopping offers of up to 10% off at Participating Merchant with your Eligible Credit or Debit Card.
3. Birthday offers:
 - a. You can enjoy birthday offers once during your birthday month. You are required to state the offer redemption in advance and pay for the transaction conducted at the selected hotels/restaurants with the designated Eligible Credit or Debit Card in order to enjoy the birthday offers.

How can you enjoy the offer

4. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit or Debit Card and your account is valid and in good standing;
 - b. make a three-day advance reservation to enjoy the birthday offers (unless otherwise specified). Please check with the Participating Merchant for details; and
 - c. to enjoy the birthday offers, Participating Merchant may ask you to present proof of identity for birthday month verification. Any collection of such personal data will be in accordance with the Participating Merchant's terms and conditions. We accept no liability in respect of the Participating Merchant's collection of the personal data.
5. You cannot:
 - a. transfer the offer or exchange it for cash or other products, services or discounts; and
 - b. use the offer in conjunction with other promotional programmes, offers, discounts, coupons, membership benefits or VIP privileges (unless otherwise specified). You may check with the Participating Merchant for details.

Read before you enjoy the offer

6. The offers are applicable to your HSBC UnionPay Dual Currency Credit Card only at outlets accepting it for payment.
7. Designated offers are applicable exclusively to designated card type(s) only. Please refer to individual offers for details of applicable card type(s).
8. The offers are applicable to regular priced items only and are not applicable to other discounted items, special/promotional offers, fixed price items, special promotional menu, guest chef promotions, cigarettes/cigars/tobacco, bottled wine, liquor, spirit, private functions, banquets, weddings, meetings/conferences, catering services, room service, ticket sales events, coupons, cash vouchers, complimentary valet parking, bonus point

programme, any mileage programmes, sales merchandise, VIP/private rooms, any booked services before the promotional period and VIP/membership benefits (unless otherwise specified). Please check with the Participating Merchant for details.

9. The dining offers are only applicable to food bills (unless otherwise specified) and dine-in consumption only. Discounts on the beverage bills are only applicable to specific merchants. Please check with the Participating Merchant for details.
10. The dining offers in hotels are only applicable to 2-12 persons (unless otherwise specified). Please check with the Participating Merchant for details.
11. The maximum number of diners per table will be subject to the rules and regulation announced by the Government and the respective merchants.
12. The dining offers are not applicable to service charge, and any charge for tea and condiments (unless otherwise specified). Please check with the Participating Merchant for details.
13. You must be one of the patrons. Advance booking by stating a redemption of the offers is required. You may have to present the Eligible Credit or Debit Card prior to enjoying the offers. Please check with the Participating Merchant for details.
14. In addition to those black-out dates that may be imposed by individual merchant, the dining offers are not valid on general holidays (including Sundays) in Hong Kong, eve of general holidays (excluding Saturdays), festive days, eves of festive days, days with an open firework display, days where tickets are required for entry to the venue and black-out dates as specified by merchants. Please check with the Participating Merchant for details.
15. The offers shall be terminated immediately upon closure of the outlets or business shutdown.
16. In case of renovation in any of the outlets of the Participating Merchant, no offers will be available. Please check with the Participating Merchant for details.
17. The offers are subject to additional terms and conditions set out by the merchants. Please check with the Participating Merchant for details.
18. Prices and products/services/offers/food/beverages/menu descriptions are provided by the Participating Merchant and are for reference only. You understand and accept that we are not the supplier of such products/services/offers/food/beverages/menu purchased and you should refer to the Participating Merchant for details. We accept no liability for the quality of products/services/food/beverages provided by the Participating Merchant.
19. All products and services relating to the promotion are available while stocks last. They are directly supplied by the Participating Merchant or third-party suppliers, and we accept no liability for their quality.
20. The use of the birthday offer will be subject to terms and conditions, please check with the Participating Merchant for details.
21. These terms and conditions and other terms and conditions of the Eligible Credit or Debit Card and the Participating

Merchant will apply. We and the Participating Merchant reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to our website for the latest details, availability and terms and conditions of the offer.

22. If we or the Participating Merchant believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
23. In case of disputes arising out of this promotion, the decision of the Participating Merchant and/or us shall be final and conclusive.
24. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region. In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

25. **'Eligible Credit or Debit Card'** refers to any primary and supplementary card of HSBC Personal and Business credit cards (excluding Purchasing Card and Private Label Card) and HSBC Mastercard® debit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
26. **'Participating Merchant'** refers to respective merchants which offering year-round offer and/or Birthday offer for HSBC Credit or Debit Cardholder.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited