



2026 Red Hot Rewards of Your Choice Terms and Conditions

When can you enjoy the offer

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

What is the offer

2. During the Effective Period, you can receive up to an extra 5 times RewardCash for the Eligible Transactions made with your Eligible Credit Card. Your first HK\$100,000 of Eligible Transactions are entitled for the extra RewardCash. You can receive a maximum of an extra \$2,000 RewardCash under this offer;

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 Effective Period and the offer fulfilment period;
 - b. Have successfully completed the Registration on or before 31 October 2025; and
 - c. Pay with an Eligible Credit Card for Eligible Transactions during the Effective Period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
5. During the registration, you are required to allocate the extra 5 times RewardCash to your preferred categories out of the 5 spending categories listed below. Once registered, the allocation of extra RewardCash multiplier across the selected spending categories cannot be changed or cancelled.
 - i. Dining –

All Eligible Transactions at dining outlets in Hong Kong classified as restaurants or dining merchants according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses, and the food and beverage services provided by the designated merchants of other spending categories are excluded.
 - ii. Shopping –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets.
 - iii. Home –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets. Online bill payment transactions made to the designated telecom companies by HSBC Classic Card, HSBC Gold Card and HSBC UnionPay Dual Currency Credit Card are excluded.
 - iv. Lifestyle –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets.

v. Overseas & Mainland China Spending –

All Eligible Transactions made overseas, in mainland China and Macau according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay. Any transactions made in Hong Kong or in Hong Kong Dollars are excluded in this category.

6. For a full list of the designated merchants within categories (ii), (iii) and (iv), please refer to www.hsbc.com.hk/rewards.

Read before you enjoy the offer

7. You only need to register your Eligible Credit Card once. If you register more than once, your first successful Registration received by us will apply and will be automatically applied to all Eligible Credit Cards under your name. You will start earning extra RewardCash within 3 working days after completing the Registration successfully. Confirmation of successful Registration and Registration details will be shown on your next and subsequent (if any) credit card statements.
8. If your registration is unsuccessful, we will send a rejection notification to your e-mail address on our record (or in case there is no such record or if we believe the e-mail has not been successfully sent, we will mail the notification to your correspondence address). If the registration is made with your combined additional card, we will send the rejection notification (if any) to the e-mail address of the additional cardholder (or in case there is no such record or if we believe the e-mail has not been successfully sent, we will mail the notification to the correspondence address of the primary cardholder).
9. Completion of the Registration does not guarantee the eligibility of a card, transactions or a cardholder for the purposes of the offer and the calculation of the extra RewardCash.
10. All Eligible Transactions conducted by all primary and additional credit card accounts under your name with the same HKID/Passport number will be combined and counted towards the cumulation of eligible spend for the offer under Clause 2 and transactions conducted in a foreign currency will be converted to Hong Kong Dollar. Calculation of the extra RewardCash is determined by the transaction date of the Eligible Transaction.
11. Extra RewardCash earned with respect to each posted Eligible Transaction will be credited to the respective Eligible Credit Card account, and any odd dollars spent will be carried forward to the next Eligible Transaction for the purpose of calculating RewardCash entitlement. Any odd dollars remaining as of a statement date will be carried forward to the subsequent statement month for calculating RewardCash entitlement. Extra RewardCash under the offer stated in Clause 2 will be credited in the same way as our RewardCash Programme.
12. 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.
13. The extra RewardCash under this offer will be awarded in addition to the basic RewardCash under the RewardCash

Programme that we offer.

14. You have to keep all original sales slips of the Eligible Transactions. In case of any dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection which may be retained.
15. Where any extra RewardCash has been credited to your credit card account and there is a subsequent cancellation of any transactions upon which extra RewardCash has been awarded, we may debit your account with the entire amount of the requisite extra RewardCash without notice to you.
16. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
17. We accept no liability for the quality of goods and services provided by designated merchants involved in this promotion.
18. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your RewardCash or debit your credit card for the amount of RewardCash awarded without notice, or suspend/cancel your credit card.
19. The offer under this promotion is subject to these terms and conditions. We can change or cancel the offer, or amend the list of designated merchants, or the terms and conditions. We will not be liable for any loss due to these changes. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
20. In case of dispute arising out of the promotion, our decision shall be final and conclusive.
21. No person other than you and us which include our successors and assigns 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 and conditions.
22. The Bank and you submit to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region (Hong Kong) but these terms and conditions may be enforced in the courts of any competent jurisdiction.
23. These terms and conditions are subject to prevailing regulatory requirements.
24. These terms and conditions are governed by and will be construed according to 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

25. **"Eligible Credit Card"** means any personal primary, combined additional or separate additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns), except HSBC Red Credit Card, HSBC EveryMile Credit Card, HSBC Privé and standalone Private Label cards. All business cards, corporate cards, and purchasing cards are excluded. Offers are applicable to UnionPay Dual Currency Credit Card and USD cardholders only at outlets accepting these cards for payment.
26. **"Eligible Transactions"** refer to the transactions (including monthly purchase instalment at merchants, phone orders, mail orders and online purchases) made with your Eligible Credit Card during the Effective Period which fall within

your selected spending categories. Eligible Transactions do not include the following:

- Finance and bank charges: annual fees, finance charges, late charges;
- bill payments settled via HSBC Mobile Banking and/or Internet Banking;
- purchase and/or reload of stored value cards;
- transactions (including top-up transactions) made via e-wallets;
- cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan; monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans (excluding monthly purchase instalment at merchants);
- quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
- quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
- wire transfers;
- betting and gambling transactions;
- tax payments;
- all unposted/cancelled/refunded transactions.

27. **“Effective Period”** means the period from the date you can start earning extra RewardCash to 31 December 2026 and will be shown on your monthly credit card statement.

28. **“Registration”** means the successful registration of an Eligible Credit Card via www.hsbc.com.hk/rewards or the HSBC Reward+ app from 1 January 2026 to 31 October 2026.

29. **“Bank”, “we”, “us” and “our”** mean The Hong Kong and Shanghai Banking Corporation Limited (and its successors and assigns).

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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