



Terms and Conditions for HSBC Visa Signature Card Exclusive Offers

A. General terms and conditions for all offers

When can you enjoy the offer

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

How can you enjoy the offer

2. 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
- b. pay with an Eligible Credit Card at the participating merchants for any eligible transactions during the promotional period.

3. You cannot:

- a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
- b. Unless otherwise specified, use the offer in conjunction with any other discounts, promotional offers, coupons, cash coupons or VIP card benefits.

Read before you enjoy the offer

4. The offers are subject to limited quotas and available on a first-come-first-served basis whilst stocks last. The offers are only applicable at designated outlets (if applicable).
5. The offers shall be terminated immediately upon closure of the outlets or business shutdown. In case of renovation in any of the outlets of the participating merchants, no offers will be available.
6. 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, official payment records and/or further documents or evidence for inspection and we may keep them.

7. The terms and conditions of the Eligible Credit Card will apply.
8. Transactions (including top-up transactions) made via e-wallets are not eligible transactions.
9. We accept no liability in respect of the quality of the goods and services provided by the participating merchants or any additional offers/discounts which the participating merchants may or may not offer. You are advised to check the details and related terms and conditions with the participating merchants.
10. The offers under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the participating merchants. We and the participating merchants can change or cancel the offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.
11. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and we can debit your credit card to take back any offers you have enjoyed, or cancel your credit card.
12. In case of disputes arising out of this promotion, the decision of the participating merchants and us shall be final and conclusive.
13. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). 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

14. **'Eligible Credit Card'** means HSBC Visa Signature Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

B. Additional terms and conditions for Emperor Cinemas Offers

1. The offers are applicable to all Emperor Cinemas in Hong Kong.
2. The cinema ticket offers are applicable to purchases with an Eligible Credit Card and payment via mobile payment or Visa contactless payment function at Emperor Cinemas box office counter. The cinema ticket offers are also applicable to purchases at Emperor Cinemas ticketing kiosk, website and mobile app when you settle the payment with an Eligible Credit Card.

3. The popcorn offer is applicable to purchases with an Eligible Credit Card and payment via mobile payment or Visa contactless payment function at Emperor Cinemas concession counter only. The popcorn offer is not applicable to designated blackout dates (1 January, 17-19 February, 3-7 April, 1 May, 25 May, 19 June, 1 July, 26 September, 1 October, 19 October, 25-26 December 2026).
4. The cinema ticket offers are not applicable to designated theatres (IMAX 2D, IMAX 3D, MX4D and VIP Theatre the CORONET), discounted tickets (including but not limited to child, student, senior and member tickets), non-regular priced shows (including discounted morning shows, discounted midday shows and discounted midnight shows), designated shows (preview shows, special programs, non-movie shows, shows with special request with film distributors), designated blackout dates (1 January, 17-19 February, 3-7 April, 1 May, 25 May, 19 June, 1 July, 26 September, 1 October, 19 October, 25-26 December 2026), bulk purchase, house booking and designated movies (upon special request from film distributors).
5. You shall pay the surcharge for special format movie in selected location, movie with long duration, movies with special engagement with film distributors and designated movie (if applicable). For details, please visit the website of Emperor Cinemas.
6. You can only enjoy each offer once per day during the entire promotion period and subject to a maximum of buy-4-get-4-free tickets of the same show per transaction per day.

C. Additional terms and conditions for Lai Sun Dining Offers

1. The offers are applicable to designated restaurants under Lai Sun Group in Hong Kong.
2. The offers can only be used for dine-in consumption and are not applicable to takeaway orders and any other retail products.
3. The 15% discount offer is not applicable to service charge and bottles of sake, wine and spirit.
4. The 15% discount offer can only be used once at each table and cannot be used in conjunction with special menu, promotional menu, tailor menu, private room dining and any other promotional offer.
5. The 15% discount offer is not applicable to designated blackout dates (1 January, 14 and 16 to 20 February, 3 to 7 April, 10 May, 21 June, 25 to 26 September, 22, 24 to 26 and 31 December 2026).

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

Issued by The Hongkong and Shanghai Banking Corporation Limited