



Terms and Conditions of HSBC Premier Mastercard® Credit Card Exclusive Privileges – Expedia Offer

When can you enjoy the offer

1. The promotional period for the offer is from 1 January 2026 (00:01) to 31 December 2026 (23:59), based on Hong Kong time. The travel period for the offer is from 1 January 2026 to 30 June 2027.

What is the offer

2. During the promotional period, use your Eligible Credit Card to make hotel bookings for at least one night at Participating Merchant's Designated Website (<https://www.expedia.com.hk/hsbcprem>) and enjoy one of the following offers:
 - a. enter promo code 'HSBCPHK9' at checkout to enjoy a 9% discount; or
 - b. with a Net Spending Amount of HK\$3,500 or above (excluding tax / fees), enter promo code 'HSBCPHK12' at checkout to enjoy a 12% discount. Limited monthly quota refreshes on the first day of each calendar month during the Booking Period.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. booking at the Designated Website;
 - b. 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; and
 - c. pay with an Eligible Credit Card for any eligible transactions in Hong Kong dollars during the promotional period.
4. You cannot:
 - a. use the offers at the same time;
 - b. enjoy the offer if you request for a refund or partial refund;
 - c. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - d. use the offer in conjunction with any other coupons, discounts, promotional offers, staff discount and membership offer.

Read before you enjoy the offer

5. Only one coupon per transaction may be used. In the event that you make a booking for multiple rooms in a single transaction, the discount will apply only to the lowest priced room.
6. You and your additional card cardholder(s) under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate cardholders and are each eligible to enjoy the offer using the Eligible Credit Cards under your respective names.
7. You have to keep all official payment records and/or such further documents of the related transactions. In case of any dispute, we reserve the right at any time during or after this promotion to request you to submit the relevant official payment records and/or such further documents or evidence as may be required for inspection. All related documents submitted to us will be retained by us and will not be returned to you.

8. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchant. You are advised to check the details and related terms and conditions with the Participating Merchant.
9. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchant. We and the Participating Merchant can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
10. The terms and conditions of the Eligible Credit Card will apply.
11. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer.
12. In case of disputes arising out of this promotion, our decision shall be final and conclusive.
13. These terms and conditions shall be construed and governed in accordance with the laws of 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.
14. Each of the Bank, participating merchants and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. 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.

What these terms mean

17. **"Eligible Credit Card"** means HSBC Premier Mastercard® Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **"Participating Merchant"** means Expedia.
19. **"Designated Website"** refers to <https://www.expedia.com.hk/hsbcprem>.
20. **"Net Spending Amount"** means the final transaction amount (including taxes and fees) charged to an Eligible Credit Card after all applicable discounts, reductions and use of coupons.
21. **"Bank", "we", "us", "our" and "HSBC"** refer to The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

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