



## Terms and conditions

1. The promotion period runs every Wednesday and Saturday from January 3, 2026, to December 30, 2026, both dates inclusive ("Promotion Period").
2. HSBC will determine the eligibility of Cardholders to participate in this promotion as well as the transactions based on HSBC's records.
3. The offer is only applicable to foodpanda website ([www.foodpanda.com.hk](http://www.foodpanda.com.hk)) and/or foodpanda App (collectively "foodpanda Platform").
4. A "Single Net Transaction" applies to the final payable amount (after discount, including delivery fees, platform fee and other applicable fees). Other transactions, including but not limited to pandapro subscriptions and purchase of cash vouchers, or undelivered/ cancelled/ refunded/falsified/ unauthorized transactions are not eligible.
5. The promotion applies to principal and supplementary cardholders of HSBC Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited ("Eligible Cards"), who are also foodpanda pandapro members ("Eligible Cardholders"). foodpanda may reject an Eligible Card if their payment system cannot handle some of the Eligible Card types, please contact foodpanda for details.
6. Cardholders with valid pandapro memberships can receive 5% foodpanda Cashback (calculated based on the final payable amount, i.e. after discount and including delivery fee, platform fee and other applicable fees) into the Cashback balance account on foodpanda's Platform ("pandapay Account") upon making a Single Net Transaction of HK\$200 or above on food delivery and pick-up at foodpanda Platform with Eligible Card during the Promotion Period. The maximum rebate amount is HK\$15 for each transaction.
7. The promotion shall be subject to a monthly quota of 24,900 on each of the above applicable months during the Promotion Period on a first-come-first-served basis while the quota lasts. The quota status is based on foodpanda's system record.
8. The offer can be used in conjunction with other promotions. Please contact foodpanda for details.
9. The corresponding Cashback will be credited automatically to the pandapay Account within 48 hours after making an Eligible Order that was paid and completed, unless otherwise stated.
10. The corresponding Cashback must be used within 7 days upon being credited into the pandapay Account. Please enquire with foodpanda for details.
11. Orders on the foodpanda Platform that are cancelled/undelivered/refunded/falsified/unauthorised are not eligible for Cashback. In the event of a cancellation, full or partial refund of your Order, foodpanda reserves the right to clawback the Cashback credited, or to charge the amount of the Cashback credited.

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

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12. Unless otherwise specified, the promotion is not applicable to transactions made via any eWallet or 3rd party payment methods (e.g. Apple Pay, Google Pay, Samsung Pay, AlipayHK, WeChat Pay, PayPal or PayMe, etc.).
13. HSBC and Delivery Hero Food Hong Kong Limited ("foodpanda") reserve the right to amend the terms and conditions without prior notice. All matters and disputes are subject to the final decision of HSBC and foodpanda.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
15. Other terms and conditions apply, please inquire the details with foodpanda.

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