



### Terms and conditions

1. Cardholders must register via <https://www.cosmart.hk/registration/HSBC2026> with the promotion code 'HSBC2026' to receive an extra 2000 points as a reward (with a total points valued up to HK\$100). No points will be reissued if registration is completed without entering the promo code.
2. The offer is applicable from 1 January 2026, 00:00 to 31 December 2026, 23:59.
3. For more details about points usage, please refer to <https://www.cosmart.hk/tnc>.
4. South China Morning Post Publishers Limited reserves the right to cancel, revise and terminate the offer, and to change the Terms & Conditions of the offer without prior notice.
5. In case of any disputes, South China Morning Post Publishers Limited reserves the right of all final decisions.

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

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