



## Terms and Conditions for 2026 HSBC Credit Card “Red Hot Chef” Lunar New Year Cooked Food Stall Dining Token Offer

### When can you enjoy the offer

1. The promotional period for the offer is from 11 February 2026 to 16 February 2026.

### Event detail & location

2. HSBC Credit Card “Red Hot Chef” Lunar New Year cooked food stall (“Red Hot Chef stall”) refers to fast food stall C at Victoria Park, Causeway Bay, Hong Kong, during the 2026 Lunar New Year Fairs, which operates during the promotional period.

### What is the offer

3. During the promotional period, you can enjoy 20% off when you purchase a dining token (“token”) with an **Eligible Credit or Debit Card** at the Red Hot Chef stall. Purchase price of one token below:
  - HKD20 (discounted price): if purchase via Eligible Credit or Debit Card payment
  - HKD25 (original price): if purchase via PayMe / Octopus payment

Tokens can be used to redeem food at participating restaurant booths within the Red Hot Chef stall.

Please refer to the content of our promotional materials for details.

### How can you enjoy the offer

4. You can enjoy the offer if you:
  - a. hold an Eligible Credit or Debit Card and your HSBC bank account is valid and in good standing; and
  - b. pay with an Eligible Credit or Debit Card for any **Eligible Transactions** at the Red Hot Chef stall during the promotional period.

### Read before you enjoy the offer

5. Tokens are only valid for redemption of Lunar New Year dishes at participating restaurant booths during the promotional period. Tokens have no value or function outside the promotional period. Once purchased, tokens are non-refundable, non-exchangeable, and non-transferable.
6. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
7. You cannot:
  - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
  - b. use the offer together with any other offer (unless otherwise specified).
8. We accept no liability in respect of the quality of the goods and services provided by participating restaurant booths or any additional offers/discounts which participating restaurant booths may or may not offer. You are advised to check the details and related terms and conditions with the staff of participating restaurant booths.
9. Photos and information of Lunar New Year dishes are for reference only. Lunar New Year dishes are limited in quantity, available on a first-come, first-served basis while stocks last. The Bank and participating restaurant booths reserve the right to substitute other products at any time without prior notice.
10. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by participating restaurant booths. We and participating restaurant booths 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.
11. In case of disputes arising out of this promotion, the decision of participating restaurant booths and us shall be final and conclusive.
12. The terms and conditions of the Eligible Credit or Debit Card will apply.
13. 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.
14. 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.

15. These terms and conditions are subject to prevailing regulatory requirements.
16. Each of the Bank and participating restaurant booths 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.

#### **What these terms mean**

17. **'Eligible Credit or Debit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) or HSBC Mastercard® debit cards issued by HSBC and includes its successors and assigns.
18. **'Eligible Transactions'** are purchases of tokens made in Hong Kong dollars by paying with an Eligible Credit or Debit Card at Red Hot Chef stall during the promotional period. All payments made via e-wallets and unposted/cancelled/refunded transactions will not be qualified as Eligible Transactions for this promotion.
19. **'HSBC', 'we', 'us', 'Bank' and 'our'** mean 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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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