



Terms and Conditions of HSBC Credit Card x McDonald's® Bonus Welcome Offer

When can you enjoy the offer

1. The promotional period is from 16 February (00:00 a.m.) until 8 March 2026 (23:59 p.m.).

What is the offer

2. During the promotional period, you can enjoy the bonus welcome offer as follows if you fulfill the requirements under clause 2(a) to (b):

Eligible Credit Card	Bonus Welcome Offer
HSBC Premier Mastercard®	
HSBC EveryMile Credit Card	
HSBC Visa Signature Card	
HSBC Red Credit Card	
HSBC easy Credit Card	
HSBC Visa Gold Card	
HSBC Visa Gold Card for Students	
HSBC Pulse UnionPay Dual Currency Diamond Credit Card	4 McDonald's® meals & dessert (include a set of Big Mac® Extra Value Meal, a set of Crispy Thighs (2pcs) Original Flavor Extra Value Meal , a set of Sausage McMuffin® with Egg Extra Value Breakfast and a McFlurry®)
HSBC UnionPay Dual Currency Credit Card	

- a. successfully apply an Eligible Credit Card via The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("the Bank" or "HSBC" or "We" or "us" or "our") website, HSBC Internet Banking or HSBC HK Mobile Banking app (HSBC HK App) and your application is approved; and
- b. use an Eligible Credit Card to make Eligible Transactions with a total Net Spending Amount of HK\$40 or above at Participating Merchants within the first 30 calendar days after card issuance.

How can you enjoy the offer

3. You can enjoy the offer if:
 - a. you fulfil the requirements under Clause 2 above; and
 - b. you hold the Eligible Credit Card and your credit card account is valid and in good standing until the offer fulfilment period.
4. You cannot enjoy the offer if you have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card.

5. We will determine whether you are eligible for the offer based on our system records. If you qualify for the offer, we will deliver the e-Vouchers of Bonus Welcome Offer to your HSBC Reward+ account on or before 31 October 2026.
6. You are required to download HSBC Reward+ to receive the e-Vouchers. You can retrieve and use the e-Vouchers from HSBC Reward+ > Account tab > My e-Coupons.
7. If your Eligible Credit Card is cancelled within 13 months from its issuance, we may debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

8. Your Eligible Credit Card can enjoy:
 - a. a 1-year credit card annual fee waiver (applicable to HSBC EveryMile Credit Card); or
 - b. a 2-year credit card annual fee waiver (applicable to HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card); or
 - c. a perpetual credit card annual fee waiver (applicable to HSBC Premier Mastercard®, HSBC Red Credit Card and HSBC Visa Gold Card for Students).

Read before you enjoy the offer

9. You can only enjoy the offer once under this promotion.
10. HSBC is neither vendors nor service providers of the e-Vouchers, thus HSBC is not responsible for the product or services provided by the merchant.
11. The product/service is supplied by the Participating Merchants. The Participating Merchants reserves the right to amend, cancel or suspend this offer without prior notice.
12. The e-Vouchers are applicable to designated McDonald's restaurants in Hong Kong (excluding any outlet in the Airport, Peak Galleria outlet, Kowloon Station outlet, Ocean Park outlet, Sha Tin Racecourse outlet and Happy Valley Racecourse outlet). The e-Vouchers cannot be exchanged for cash and subject to relevant terms and conditions. Please refer to the terms and conditions stated on the e-Vouchers.
13. The terms and conditions of the Eligible Credit Card and all other applicable prevailing promotions offered by us will apply.

14. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
15. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
16. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
17. The personal data collected by us in the Registration will be handled in accordance with our privacy policy (<https://www.hsbc.com.hk/misc/data-privacy-notice/>). Such personal data will only be recorded for verification purposes in respect of this promotion and will not be used to update our record or for other purposes.
18. No person other than Eligible Credit Card holders and us 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.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. Each of the Bank 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.
21. These terms and conditions shall be governed 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 and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

22. "Eligible Credit Card" refers to any personal primary HSBC Premier Mastercard®, HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC Red Credit Card, HSBC easy Credit Card, HSBC Visa Gold Card, HSBC Visa Gold Card for Students, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
23. 'Participating Merchants' mean McDonald's® restaurants in Hong Kong (including cashier and self-ordering kiosks) and the McDonald's® App.

24. 'Eligible Transactions' are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$40 each at the Participating Merchants during the promotional period and posted on our system during the offer fulfilment period. These are not Eligible Transactions:

- transactions (including top-up transactions) made via e-wallets;
- all unposted/cancelled/refunded transactions.

25. "HSBC Reward+" refers to the HSBC HK Reward+ mobile application.

26. "e-Vouchers" means the e-Vouchers of this promotion and redeemable for a set of Big Mac® Extra Value Meal, a set of Crispy Thighs (2pcs) Original Flavor Extra Value Meal , a set of Sausage McMuffin® with Egg Extra Value Breakfast and a McFlurry® at designated McDonald's® restaurants in Hong Kong.

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