



Terms and Conditions for Red Hot Shopping Special – Fortress

When can you enjoy the offer

1. The promotional period for the offer is from 1 March 2026 to 31 May 2026.

What is the offer

2. During the promotional period, use your **Eligible Credit Card** to make transactions at the **Designated Merchant** to enjoy:

Offer 1: Up to an extra \$550 RewardCash on Eligible Transactions

Single Net Spending Amount	Pay with Eligible Credit Card	Pay with Eligible easy Credit Card or Eligible Visa Platinum Card that is linked to the MoneyBack App
HK\$3,500 - HK\$6,999	\$150 RewardCash	
HK\$7,000 – HK\$9,499	\$400 RewardCash	
HK\$9,500 or above	\$400 RewardCash	Extra \$150 RewardCash, which makes a total of \$550 RewardCash

Upon single net spending amount of HK\$3,500 to HK\$6,999, you can enjoy \$150 RewardCash; upon single net spending amount of HK\$7,000 or above, you can enjoy \$400 RewardCash; each cardholder can receive a maximum of \$400 RewardCash for this offer during the entire promotional period. Upon single net spending amount of HK\$9,500 or above with an easy Credit Card or Visa Platinum Card that is linked to the MoneyBack App, you can enjoy extra \$150 RewardCash; each easy Credit Card or Visa Platinum Card cardholder can enjoy this offer once only during the entire promotional period.

Offer 2: Up to 50% off selected products at Designated Merchant's sole and absolute discretion.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. 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;
 - b. have successfully completed the **Registration** before conducting the Eligible Transactions during the promotional period in relation to offer 1;
 - c. pay with an Eligible Credit Card for any relevant transactions and fulfil the respective requirements during the promotional period; and

- d. link an Eligible easy Credit Card or Eligible Visa Platinum Card to your MoneyBack App, scan your MoneyBack App/ log in to Fortress online store before payment and settle the bills with the linked credit card to receive the extra \$150 RewardCash (if applicable).
4. You cannot:
- a. enjoy offers when using any e-wallet;
 - b. enjoy offers when using any HSBC UnionPay Dual Currency credit cards at Fortress online store;
 - c. enjoy Offer 2 when using any mobile payment at Fortress online store;
 - d. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - e. use the offer together with any other offer.

Read before you enjoy the offer

5. You must make a Registration before making any relevant transactions. Any Eligible Transactions made before Registration will not be counted. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.
6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra RewardCash.
7. We will calculate the extra RewardCash based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record by 31 August 2026.
8. Each of the primary cardholder and additional cardholders (with individual Registration) under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
9. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
10. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
11. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
12. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
13. All photos, product information, descriptions, prices and offers are provided by the Designated Merchant and are for reference only. All products offered by the Designated Merchant are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.

14. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant. We and the Designated 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.
15. If we or the Designated Merchant believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
16. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
17. No person other than you 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.
18. 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.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. The **Bank**, Designated Merchant 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.

What these terms mean

21. '**Designated Merchant**' means any shops of Fortress in Hong Kong or Fortress online store (www.fortress.com.hk).
22. '**Eligible Credit 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) issued by **HSBC**. If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer 1.
23. '**Eligible easy Credit Card**' means any Hong Kong Dollar personal primary, combined additional, separate additional easy Credit Cards issued by HSBC.
24. '**Eligible Visa Platinum Card**' means any Hong Kong Dollar personal primary, combined additional, separate additional Visa Platinum credit cards issued by HSBC. HSBC green credit card is excluded.
25. '**Eligible Transactions**' are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$3,500 each at the Designated Merchant during the promotional period and posted on our system during the offer fulfilment period. If a transaction is paid by instalments, the Net Spending Amount on the whole transaction (instead of individual instalment payments) will be used to determine the Eligible Transaction. All transactions made via e-wallets (including top-up transactions), coupon/gift card purchase, and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion. Instalments are not applicable to HSBC UnionPay Dual Currency Credit Cards.

26. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
27. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.
28. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available at www.moneyback.com.hk.
29. **'Bank', 'we', 'us', 'our'** and **'HSBC'** 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!

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Issued by The Hongkong and Shanghai Banking Corporation Limited