



必睇信用卡分期優惠大集合 必享高達\$700「獎賞錢」*！



用卡簽賬嘅同時，唔好錯過我地嘅簽賬分期優惠，賺盡獎賞兼俾自己輕鬆啲！而家透過HSBC HK App或Reward+ App可以將下列簽賬類別嘅交易分12個月或以上繳付，最高可享高達**\$700「獎賞錢」**！

優惠1 – 繳交保費

「獎賞錢」回贈



交保費
每港幣10,000元的分期金額可享\$100「獎賞錢」

高達 **\$400**

優惠2 – 第一次做簽賬分期？再獎！

「獎賞錢」回贈

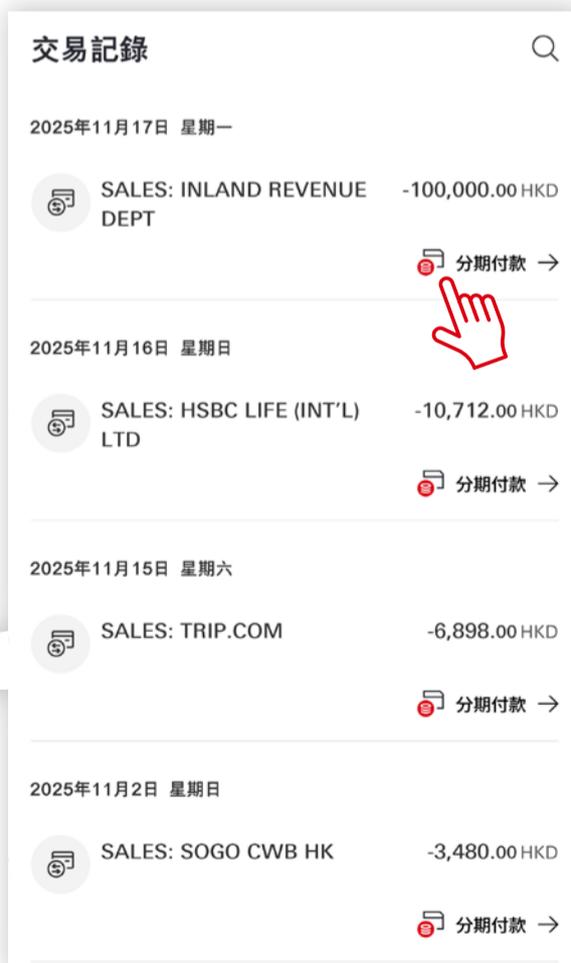
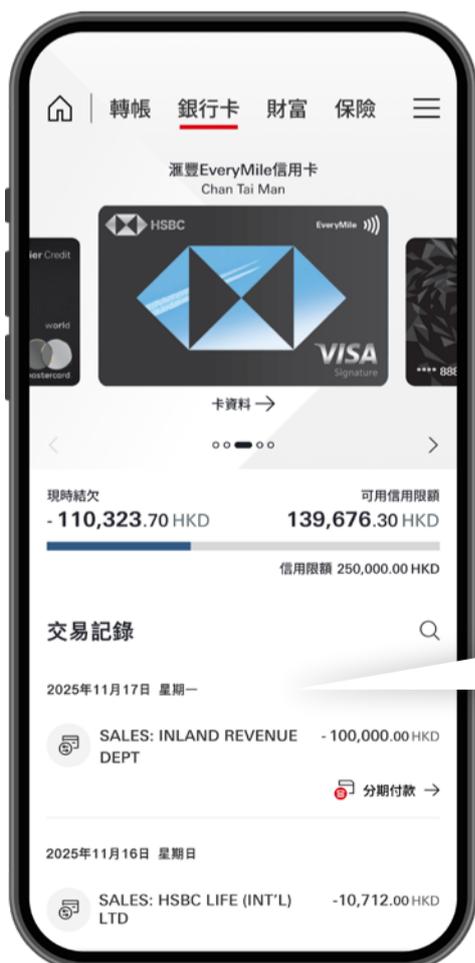


全新簽賬分期客戶優惠
每港幣5,000元的分期金額可享\$100「獎賞錢」

高達 **\$300**

提提您，如果做晒以上交易分期嘅話，可享

高達 **\$700**



借定唔借？還得到先好借！

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

* 受條款及細則約束，請仔細參閱優惠推廣期及詳情。
Please refer to the promotion period and details, T&Cs apply.



Hot Deals on Credit Card Instalments Get up to \$700 RewardCash*!



Don't miss out our spending instalment offers for more rewards & flexibility! Simply split transactions from the categories below into 12 months or above instalments via HSBC HK App or Reward+ App to maximise your rewards up to **\$700 RewardCash!**

Offer 1- Rewards on your Insurance Premium

RewardCash Rebate



Insurance Payment

Earn \$100 RewardCash for every HK\$10,000 instalment amount

Up to **\$400**

Offer 2 - First-ever Spending Instalment Plan? More rewards!

RewardCash Rebate



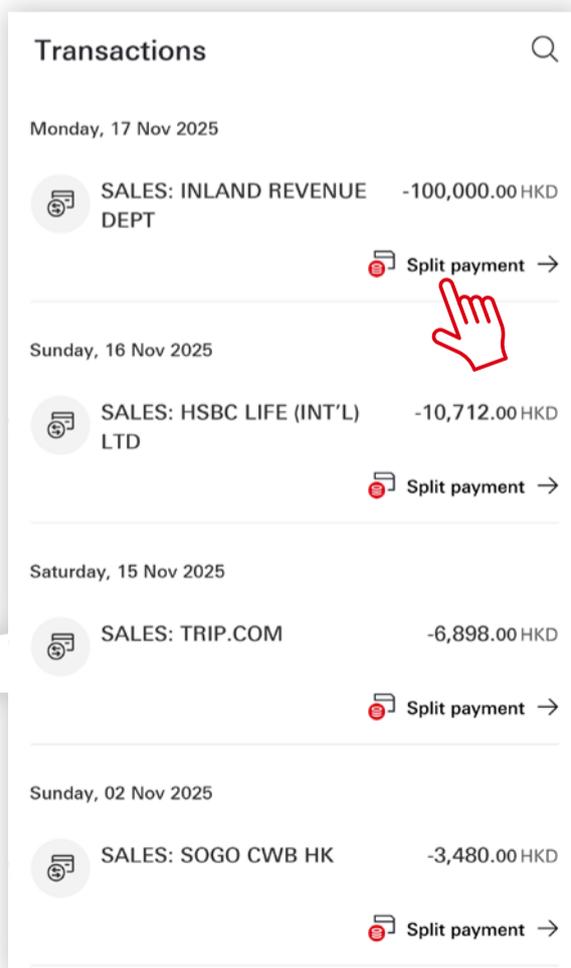
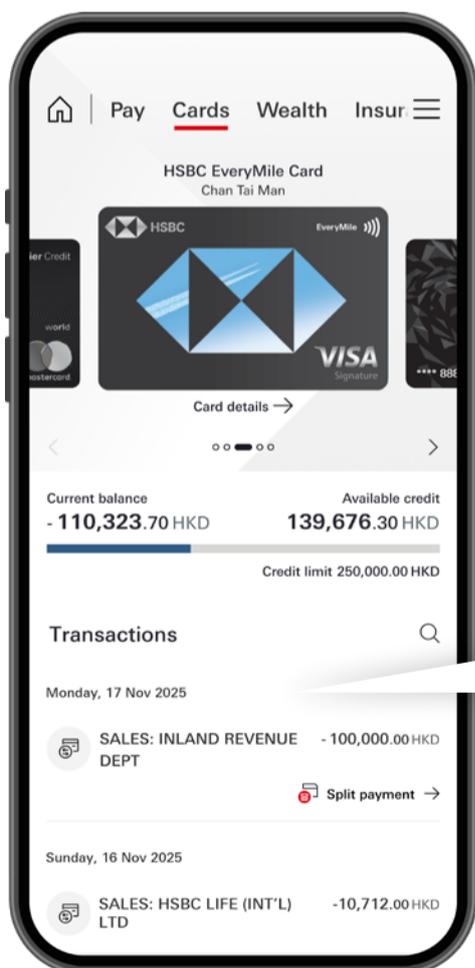
New-to-Spending-Instalment customer offer

Earn \$100 RewardCash for every HK\$5,000 instalment amount

Up to **\$300**

A warm reminder, if you split all the above transactions by instalment, you can enjoy

Up to \$700



借定唔借？還得到先好借！

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

* 受條款及細則約束，請仔細參閱優惠推廣期及詳情。
Please refer to the promotion period and details, T&Cs apply.

如何透過香港滙豐流動理財應用程式 (HSBC HK App) 或滙豐Reward+應用程式 (Reward+) 將指定簽賬交易申請「簽賬分期計劃」？

How to apply Spending Instalment Plan for designated transaction via the HSBC HK Mobile Banking app (HSBC HK App) or HSBC HK Reward+ app (Reward+)?

 按此 Click



HSBC HK App



[查閱申請步驟](#)

[View the application steps](#)



HSBC HK Reward+



[查閱申請步驟](#)

[View the application steps](#)

「簽賬分期計劃」優惠條款及細則

Terms & Conditions for Spending Instalment Plan Promotions

[保費分期](#)

[Insurance Premium Instalments](#)

[全新簽賬分期客戶專屬優惠](#)

[New-to-Spending-Instalment
Customers Exclusive Offer](#)

立即下載隨時隨地滿足您的日常理財需要

Download today and manage your everyday banking needs anytime, anywhere.



借定唔借？還得到先好借！

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

Apple及Apple標誌均為Apple Inc.在美國及其他國家或地區註冊的商標。App Store為Apple Inc.之服務商標。

Google Play和Google Play標誌均為Google LLC的商標。Android是Google LLC的商標。

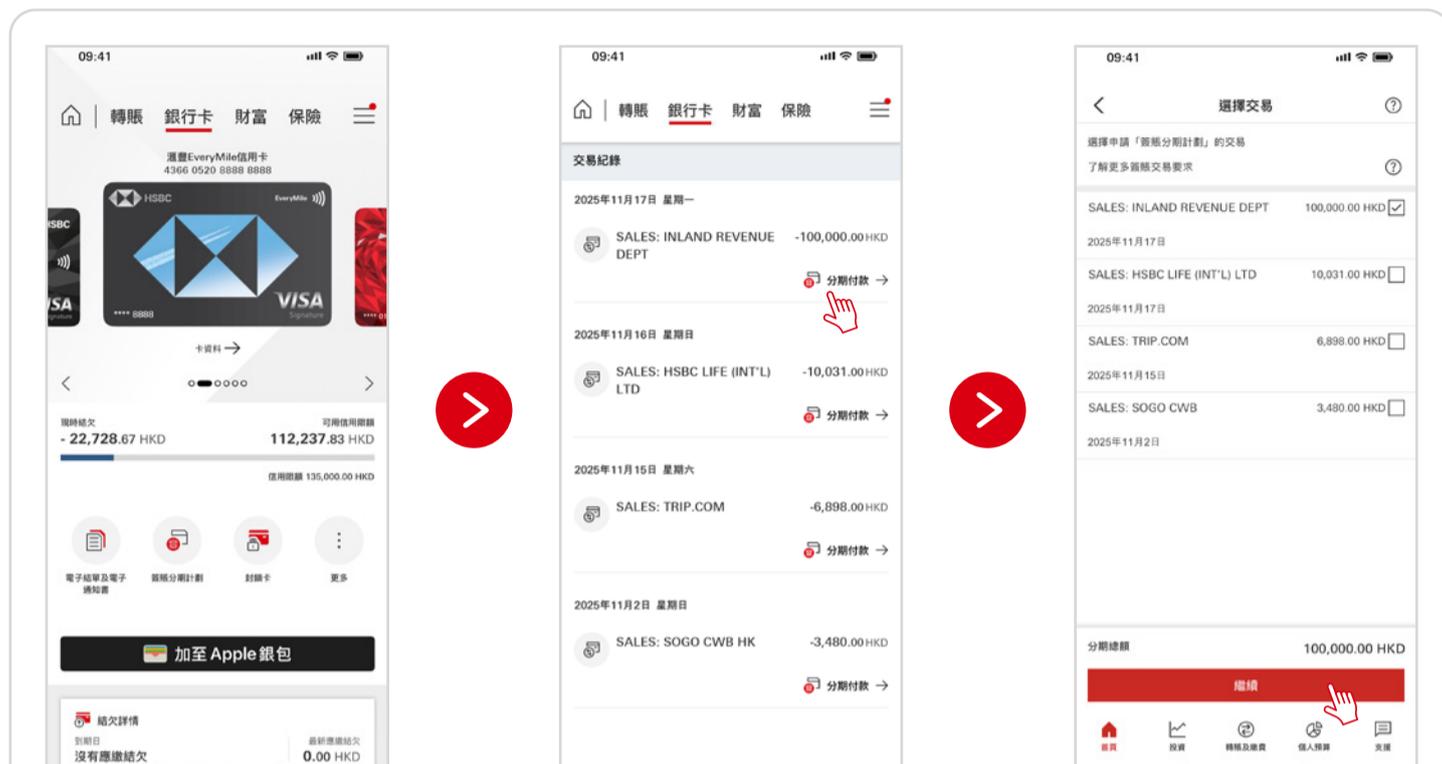
Apple and the Apple logo are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc.

Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

於香港滙豐流動理財應用程式（HSBC HK App）申請簽賬交易分期

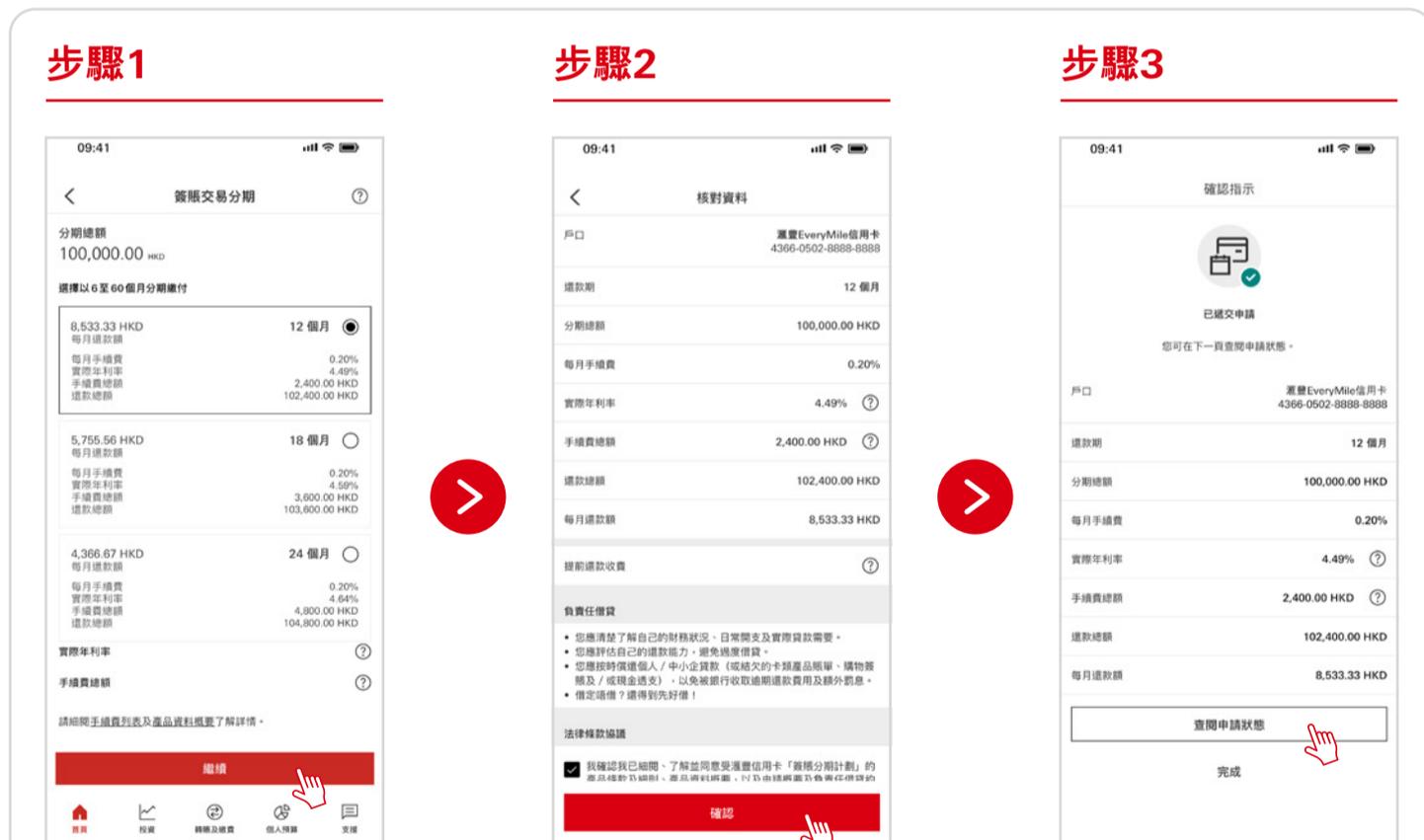
透過HSBC HK App將指定簽賬交易分期繳付，即時得知批核結果*，理財更靈活。

選擇交易



- 選擇「銀行卡」頁面
- 按「分期付款」鍵
- 在「選擇交易」頁面，已為您選擇簽賬交易

分期計劃申請



- 在「簽賬交易分期」頁面會顯示您所選的分期金額
- 點選12個月或以上還款期以享額外「獎賞錢」回贈
- 核對您的申請詳情
- 按「確認」
- 遞交申請後，按「查閱您的申請狀態」
- 系統會即時批核您的申請*及設立分期計劃

* 系統會在以下時段內即時處理您的申請：週一至週五：09:00至20:00；週六：09:00至17:00；週日及公眾假期：09:00至24:00。

↑ 返回頂頁

Repay your specific credit card transaction with Spending Instalment Plan on HSBC HK App

Enjoy greater financial flexibility by converting designated transaction into a 12-month or longer instalment with instant approval result* on HSBC HK App.

Select your transaction

- Select 'Cards' on top
- Click 'Split payment'
- Pre-selected the transaction that you have chosen under 'Select transactions' page

Instalment plan application

Step 1

- The instalment amount of your selected transaction will be displayed under 'Transaction Instalment' page
- Select repayment period of '12 months' or above to enjoy extra RewardCash offer

Step 2

- Review your application details
- Tap 'Confirm'

Step 3

- Tap 'Check your application result' after submission
- System will approve your application and set up the plan instantly*

* Your applications will be processed in real-time by our system during the following periods: Monday to Friday: 09:00 to 20:00; Saturdays: 09:00 to 17:00; Sundays and public holidays: 09:00 to 24:00.

於Reward+申請簽賬交易分期

透過Reward+將指定簽賬交易分期繳付，即時得知批核結果*，理財更靈活。

選擇交易

- 前往「賬戶」頁面並選擇信用卡
- 按「戶口及交易詳情」
- 在「戶口及交易詳情」頁面，選擇分期的簽賬交易

分期計劃申請

- 確認申請金額並選擇12個月或以上還款期以享額外2%「獎賞錢」回贈優惠
- 核對您的申請詳情
• 按「遞交」
- 遞交申請後，按「查閱您的申請結果」
• 系統會即時批核您的申請*及設立分期計劃

* 系統會在以下時段內即時處理您的申請：週一至週五：09:00至20:00；週六：09:00至17:00；週日及公眾假期：09:00至24:00。

Repay your specific credit card transaction with Spending Instalment Plan on Reward+

Enjoy greater financial flexibility by converting designated transaction into a 12-month or longer instalment with instant approval result* on Reward+ app.

Select your transaction

- Select credit card under 'Account'
- Tap 'Account details and transactions'
- Select the transaction that you would like to split into instalments under 'Account details and transactions' page

Instalment plan application

Step 1

- Confirm application amount and select repayment period of '12 months' or above to enjoy the extra 2% RewardCash rebate offer

Step 2

- Review your application details
- Tap 'Submit'

Step 3

- Tap 'Check your application result' after submission
- System will approve your application and set up the plan instantly*

* Your applications will be processed in real-time by our system during the following periods: Monday to Friday: 09:00 to 20:00; Saturdays: 09:00 to 17:00; Sundays and public holidays: 09:00 to 24:00.



滙豐信用卡「簽賬分期計劃」優惠 — 保費分期之推廣條款及細則

優惠推廣期

1. 優惠推廣期為2025年11月15日至2026年3月31日。

優惠詳情

2. 推廣期內，憑合資格信用卡繳交保費（「合資格簽賬」）及將該合資格簽賬成功申請「簽賬分期計劃」下的12個月或以上的簽賬分期並獲批核（「合資格簽賬分期計劃」），每港幣10,000元的獲批核簽賬分期金額，可享\$100「獎賞錢」。就此優惠您最多可獲享額外\$400「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；
 - b. 於推廣期內以合資格信用卡作合資格簽賬；及
 - c. 滿足上述條款2之要求。

獲享優惠前須注意事項

4. 如將多於一項交易簽賬合併以申請簽賬分期計劃或以結欠分期形式申請，該簽賬分期計劃將不可獲享優惠。
5. 優惠不限於單一的合資格簽賬分期計劃。如您持有多於一個合資格簽賬分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格簽賬分期計劃分別可享的「獎賞錢」，惟每筆合資格簽賬分期計劃的分期金額不可合併計算。如您符合資格獲享優惠，我們會於2026年5月31日或之前將額外「獎賞錢」自動誌入於我們紀錄中設立最高分期金額並獲成功批核之合資格簽賬分期計劃的合資格信用卡戶口。
6. 若您名下持有多於一張合資格信用卡、相等交易合資格簽賬及/ 或合資格簽賬分期計劃，有關的額外「獎賞錢」將根據下列排序誌入合資格信用卡戶口內：
 - a. HSBC Privé
 - b. 滙豐卓越理財信用卡®
 - c. 滙豐Visa Signature卡
 - d. 滙豐Red信用卡
 - e. 滙豐easy信用卡 / 白金Visa卡
 - f. 滙豐EveryMile信用卡
 - g. 滙豐滙財金卡
 - h. 滙豐萬事達金卡
 - i. 滙豐Visa卡
 - j. 滙豐萬事達卡
 - k. 滙豐Pulse銀聯雙幣鑽石信用卡
 - l. 滙豐銀聯雙幣信用卡
 - m. 滙豐Green信用卡
7. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。
8. 繳交保費簽賬類別定義乃根據 Visa、MasterCard、銀聯國際或商戶的收單銀行定義的商戶編號，並由我們全權酌情釐定相關簽賬是否屬於合資格簽賬。我們保留最終決定權。如對繳交保費簽賬的定義有任何爭議，有關定義將由我們全權酌情決定，我們保留最終決定權。您於進行簽賬交易前或後，以及申請簽賬分期前或後，我們恕不負責澄清該項簽賬及簽賬分期計劃交易可否獲享優惠。
9. 於獲享額外「獎賞錢」後，如用作計算額外「獎賞錢」的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外「獎賞錢」而不作事先通知。如您於存入額外「獎賞錢」前提早償還獲批核金額或取消合資格簽賬分期計劃，將不獲任何「獎賞錢」。如合資格持卡人於存入「獎賞錢」後提早償還獲批核金額或取消合資格簽賬分期計劃，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。請留意，提早償還獲批核金額或取消簽賬分期計劃或會衍生額外手續費，詳情請瀏覽相關條款及細則。
10. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們保留權利在推廣期間或期後隨時要求您提供有關正式交易紀錄及/ 或其他文件或證據，以作核實。我們會保留所有提供予我們



的正式交易紀錄及其他文件或證據並不予歸還。

11. 您不可：
 - a. 將優惠兌換現金、其他貨品、服務、折扣或轉讓；及
 - b. 與其他優惠同時使用（除特別聲明外）。
12. 合資格信用卡、合資格簽賬分期計劃及「獎賞錢」計劃的條款及細則繼續適用。
13. 任何分期付款計劃須受信用卡簽賬分期計劃的條款及細則所約束。
14. 所有優惠須受本條款及細則約束。我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱有關網頁。
15. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
16. 就本推廣如有任何爭議，我們保留最終決定權。
17. 除您及我們以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
18. 本條款及細則受現行的監管規定所限。
19. 滙豐及您受香港法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。
20. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

21. 「滙豐」、「本行」、「我們」或「我們的」指香港上海滙豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。
22. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本卡（不包括附屬卡）。惟美元滙財金卡、大專學生信用卡、優惠卡或銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「簽賬分期計劃」。
23. 「合資格簽賬」指推廣期內於以合資格信用卡繳交保費的簽賬交易，包括但不限於個人保險、寵物保險、汽車保險、家居保險及旅遊保險，及最少滿港幣10,000元並以港幣結算，及已誌賬的交易。所有分期付款、以電子錢包所作的交易（包括增值電子錢包）及未誌賬／取消／退款的交易，均不會算作本推廣的合資格簽賬。
24. 「合資格簽賬分期計劃」指於推廣期內使用HSBC HK App或Reward+所顯示的合資格信用卡（不包括附屬卡）作單一合資格簽賬，並透過HSBC HK App或Reward+成功申請「簽賬分期計劃」下的12個月或以上簽賬分期並獲批核，但不包括任何「All -You-Can-Split」計劃。
25. 「簽賬分期計劃」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡簽賬分期計劃。
26. 「簽賬淨額」指合資格信用卡的最後簽賬金額，所有折扣扣除的金額及現金券／禮物卡之使用均不會計算在內。

借定唔借？還得到先好借！

參考編號：Y25-U8-CAMH4109

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions for HSBC Credit Card Spending Instalment Plan Promotion – Insurance Premium Instalments

When can you enjoy the offer

1. The promotional period for the offer is from 15 November 2025 to 31 March 2026.

What is the offer

2. During the promotion period, when paying insurance premiums with an Eligible Credit Card ('Eligible Transaction(s)') and successfully applying for and being approved for a 12-month or longer transaction instalment under the Spending Instalment Plan ('Eligible Spending Instalment Plan'), you will receive a reward of extra \$100 RewardCash for every HK\$10,000 of approved instalment amount. The extra RewardCash is capped at \$400 RewardCash under this promotion.

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. pay with an Eligible Credit Card for any Eligible Transactions; and
 - c. fulfil the requirement under Clause 2 above.

Read before you enjoy the offer

4. If more than one transaction is combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan is not eligible for the offer.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation. If you qualify for the offer, we will credit the extra RewardCash by 31 May 2026 to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
6. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount and/ or Eligible Spending Instalment Plan, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
7. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.



8. The Definition of insurance premium payment is determined according to the merchant codes as defined by Visa , MasterCard, UnionPay International or the merchant's acquiring bank and it is at the sole discretion of the Bank to determine whether the Premium payment transaction belongs to the Eligible Spending. The Bank reserves the right of final decision. We have no obligation to clarify which transactions and Spending Instalment Plan are eligible for the offer before you conduct or after you conducted the transactions and the application of Spending Instalment Plan.
9. 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. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
10. 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.
11. 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).
12. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
13. By participating in any spending instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
14. The offer under this promotion is subject to these terms. We 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 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 us shall be final and conclusive.
17. 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.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. 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.



20. 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.

What these terms mean

21. **‘Bank’, ‘HSBC’, ‘we’, ‘us’ and ‘our’** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.
22. **‘Eligible Credit Card’** means any Hong Kong Dollar personal primary credit cards (except additional credit cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
23. **‘Eligible Transaction(s)’** means any credit card transactions of insurance premium payment, including but not limited to individuals insurance, pet insurance, car insurance, home insurance and travel insurance, which made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$10,000 each and posted on our system during the promotional period. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
24. **‘Eligible Spending Instalment Plan’** means the single Eligible Transaction is made by the Eligible Credit Card (except additional credit cards) as displayed in the HSBC HK App or Reward+, and in which a 12-month or longer Transaction Instalment under Spending Instalment Plan is applied successfully for such eligible transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the ‘All-You-Can-Split’ Programme.
25. **‘Spending Instalment Plan’** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
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.

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

Reference number: Y25-U8-CAMH4109

Issued by The Hongkong and Shanghai Banking Corporation Limited



滙豐信用卡簽賬分期計劃 — 「全新簽賬分期客戶優惠」推廣條款及細則（「優惠」）

優惠推廣期

1. 優惠推廣期為2026年3月1日至2026年6月30日（「推廣期」）。

優惠詳情

2. 於推廣期內，全新簽賬分期客戶以合資格信用卡成功申請「簽賬分期計劃」，且獲批核的分期金額滿港幣5,000元或以上及還款期12個月或以上（「合資格簽賬分期計劃」），每港幣5,000元獲批核的簽賬分期金額可享額外\$100「獎賞錢」，最高可享額外\$300「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；及
 - b. 於2025年3月1日至2026年2月28日期間（包括首尾兩日）無持有或獲批核任何滙豐信用卡之簽賬分期計劃（包括簽賬分期計劃及「All-You-Can-Split」計劃）；及
 - c. 滿足上述條款2之要求。

獲享優惠前須注意事項

4. 優惠將不可兌換現金、其他貨品、推廣優惠、折扣、轉讓或作現金透支提取。
5. 優惠不限於單一的合資格簽賬分期計劃，如您持有多於一個合資格簽賬分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格簽賬分期計劃分別可享的「獎賞錢」，惟每筆合資格簽賬分期計劃的分期金額不可合併計算。
6. 我們將根據我們持有的合資格簽賬分期計劃紀錄，以計算您可獲享的「獎賞錢」手續費回贈。如您符合資格獲享優惠，我們會於2026年9月30日或之前將「獎賞錢」自動誌入設立最高分期金額之合資格簽賬分期計劃的合資格信用卡戶口內。
7. 若您名下持有多於一張合資格信用卡及相等金額的合資格簽賬分期計劃，有關的「獎賞錢」將根據下列排序誌入合資格信用卡戶口內：
 - a. HSBC Privé
 - b. 滙豐卓越理財信用卡®
 - c. 滙豐Visa Signature卡
 - d. 滙豐Red信用卡
 - e. 滙豐easy信用卡 / 白金Visa卡
 - f. 滙豐EveryMile信用卡
 - g. 滙豐滙財金卡
 - h. 滙豐萬事達金卡
 - i. 滙豐Visa卡
 - j. 滙豐萬事達卡
 - k. 滙豐Pulse銀聯雙幣鑽石信用卡
 - l. 滙豐銀聯雙幣信用卡
 - m. 滙豐Green信用卡
8. 於獲享優惠後，如用作計算「獎賞錢」的有關交易被取消，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。如您於存入「獎賞錢」前提早償還獲批核金額或取消合資格簽賬分期計劃，將不獲任何「獎賞錢」。如您於存入「獎賞錢」後提早償還獲批核金額或取消合資格簽賬分期計劃，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。請留意，提早償還獲批核金額或取消「簽賬分期計劃」或會衍生額外手續費，詳情請參閱相關條款及細則。
9. 合資格信用卡、合資格簽賬分期計劃及「獎賞錢」計劃的條款及細則繼續適用。
10. 我們保留可隨時更改或終止優惠或修改條款及細則的權利並會將最新內容盡快於網頁公佈。有關最新之優惠內容及條款及細則，請參閱我們的網頁。
11. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣取您已獲享的「獎賞



- 錢」或任何已享用的優惠，或取消您的信用卡。
12. 就本推廣如有任何爭議，本行保留最終決定權。
 13. 除您及我們以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
 14. 本條款及細則受現行的監管規定所限。
 15. 滙豐及您受香港法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。
 16. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

17. 「滙豐」、「本行」、「我們」或「我們的」指香港上海滙豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。
18. 「簽賬分期計劃」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡簽賬分期計劃。
19. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本信用卡（不包括附屬信用卡）。惟美元滙財金卡、大專學生信用卡、優惠卡或銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「簽賬分期計劃」。
20. 「合資格簽賬分期計劃」指於推廣期內使用合資格信用卡申請12個月或以上的「簽賬分期計劃」，且獲成功批核的分期金額滿港幣5,000元或以上，但不包括任何「All-You-Can-Split」計劃。
21. 「全新簽賬分期客戶」指客戶於2025年3月1日至2026年2月28日期間（包括首尾兩日）並無持有或獲批核任何滙豐信用卡之簽賬分期計劃（包括簽賬分期計劃及「All-You-Can-Split」計劃）。

借定唔借？還得到先好借！

參考編號：Y26-U8-CAMH4105(New-to-SPI)

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions of HSBC Credit Card Spending Instalment Plan – ‘New-to-Spending-Instalment Customers Promotion’

When can you enjoy the offer

1. The Promotional Period for the offer is from 1 March 2026 to 30 June 2026 (the ‘Promotional Period’).

What is the offer

2. During the Promotional Period, New-to-Spending-Instalment Customer who successfully apply for and get approved for a Spending Instalment Plan with approved amount of HK\$5,000 or above and repayment period of 12 months or above using an Eligible Credit Card (the ‘Eligible Spending Instalment Plan’), can receive an extra \$100 RewardCash for every HK\$5,000 of the approved instalment amount. The RewardCash is capped at \$300 for the offer.

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 offer fulfilment period;
 - b. did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and ‘All-You-Can-Split’ Programme) between 1 March 2025 and 28 February 2026 (both dates inclusive); and
 - c. fulfill the requirements under Clause 2 above.

Read before you enjoy the offer

4. The offer cannot be exchanged for cash, other products, promotional offers, or discounts. The offer cannot be transferred or withdrawn as a cash advance.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled to for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation.
6. We will calculate the RewardCash based on the records we hold on the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record by 30 September 2026.
7. If you have more than one Eligible Credit Card under your name and with same amount of Eligible Spending Instalment Plan, the RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card



- l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
8. If any transaction where the RewardCash was awarded is subsequently reversed, we may deduct the RewardCash from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of the Spending Instalment Plan, please read the relevant terms and conditions for details.
9. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
10. We reserve the right to amend these terms and conditions and to terminate the offer at any time. The latest details of the offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
11. If we 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 RewardCash or debit your credit card to take back any RewardCash you have enjoyed, or cancel your credit card.
12. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
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 are subject to prevailing regulatory requirements.
15. 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.
16. 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.

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17. **'Bank', 'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.
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19. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
20. **'Eligible Spending Instalment Plan'** means the Spending Instalment Plan of an Eligible Credit Card, which is applied successfully with approved instalment amount equal to HKD5,000 or above and repayment period of 12 months



or above during the Promotional Period, but not include any 'All-You-Can-Split' Programme.

21. **'New-to-Spending-Instalment Customers'** refers to customer(s) who did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and 'All-You-Can-Split' Programme) between 1 March 2025 and 28 February 2026 (both dates inclusive).

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

Reference number: Y26-U8-CAMH4105(New-to-SPI)

Issued by The Hongkong and Shanghai Banking Corporation Limited