



Terms and Conditions for Red Hot Local Dining Spending Rewards

When can you enjoy the offer

1. The promotional period for the offer is from 14 March 2026 to 13 June 2026.

What is the offer

2. During the promotional period, you can receive the following rewards (collectively referred to as “Reward”):
 - a. Basic offer: use an Eligible Credit Card to make Eligible Transactions with total Net Spending Amount of HK\$10,000 or above to receive an extra 3% RewardCash rebate on Eligible Local Dining Transactions. You can receive up to an extra \$300 RewardCash for this offer.
 - b. Lucky draw offer (“**Lucky Draw**”): use an Eligible Credit Card to make Eligible Local Dining Transactions with a single Net Spending Amount of HK\$250 or above to get one chance of lucky draw. You can get unlimited lucky draw chances during the entire promotional period, and win a maximum of one prize from the Lucky Draw. Lucky Draw Prizes (“**Lucky Draw Prize**”) are listed below:

Lucky Draw Prize	Quota
Mandarin Oriental HK\$20,000 e-Gift Card	1
Hansik Goo’s Prestige Degustation Dinner Menu (4 Guests) (valued at HK\$13,200)	2
Feuille’s Prestige Degustation Dinner Menu (4 Guests) (valued at HK\$13,200)	2
Mandarin Oriental HK\$5,000 e-Gift Card	25
Times Square HK\$3,000 e-Vouchers (in HK\$100 denomination)	80
Gyu-Kaku and Gyu-Kaku Buffet HK\$500 e-Vouchers (in HK\$50 denomination)	400
Shake Shack Hong Kong HK\$300 E-Gift Certificates (in HK\$50 denomination)	650
Starbucks HK\$120 e-Coupons (in HK\$30 denomination)	1,500

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; and
 - b. have successfully completed the Registration before conducting the Eligible Transactions and Eligible Local Dining Transactions during the promotional period; and
 - c. pay with an Eligible Credit Card for any relevant transactions and fulfil the respective requirements during the promotional period; and

- d. have downloaded the Reward+ and registered for HSBC Personal Internet Banking (applicable to Lucky Draw).

Read before you enjoy the offer

4. You must make a Registration before making any relevant transactions. Any Eligible Transactions and Eligible Local Dining Transactions made before Registration will not be counted. You only need to register once during the promotional period and will be entitled to receive the offer from that particular phase upon (i) the completion of Registration and (ii) meeting of the spending requirement. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or cardholder for purposes of the offer or the calculation of the Reward.
5. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions and Eligible Local Dining Transactions across the various Eligible Credit Cards in a particular phase in calculating the Reward available to you.
6. We will calculate the Reward based on the records we hold on the Registration, the Eligible Transactions and the Eligible Local Dining Transactions. If you qualify for extra RewardCash from the basic offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions for the entire promotional period maintained in our record by 30 September 2026. If you are entitled to a Lucky Draw Prize, we will credit the Lucky Draw Prize in the form of e-Coupon(s) to your Reward+ account by 30 September 2026. The e-Coupon(s) will be available under "My e-Coupons" in RC e-Coupons on Reward+. The e-Coupons are subject to applicable Terms & Conditions. Please refer to the relevant Terms & Conditions for more details.
7. 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.
8. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
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 Reward was awarded is subsequently reversed, we may deduct the extra RewardCash and/or the value of the Lucky Draw Prize you have enjoyed from the Eligible Credit Card account without notice to you.
11. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.

12. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer. The transactions made with e-Coupons are non-cancellable and non-refundable, either partially or in full.
13. You have to keep all original sales slips or official payment records of the Eligible Transactions and Eligible Local Dining 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.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ and e-Coupons and all other applicable prevailing promotions offered by us will apply.
15. The Lucky Draw Prizes are offered by Participating Merchants. You must also accept the terms and conditions applicable to the Lucky Draw Prize as listed by the Participating Merchants when you redeem the e-Coupon(s). All associated photos, product information and descriptions are provided by the Participating Merchants and are for reference only. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which they may or may not offer.
16. 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.
17. 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 and/or the value of the Lucky Draw Prize you have enjoyed from your credit card, or cancel your credit card.
18. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
19. 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.
20. These terms and conditions are subject to prevailing regulatory requirements.
21. Each of us, Participating 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.
22. 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

23. **'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 The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). 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.
24. **'Eligible Transactions'** mean any **'Eligible Local Transactions'** or **'Eligible Overseas Transactions'** which are eligible for this promotion and conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period.

'Eligible Local Transactions' are transactions of any amount made in Hong Kong dollars and conducted with an Eligible Card at local merchants in Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay during the promotional period and posted on our system during the offer fulfilment period.

'Eligible Overseas Transactions' are transactions (i) with original sales slip or official payment record conducted outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay; and (ii) in any currency except (a) Hong Kong Dollars, and (b) Renminbi ('RMB') paid with UnionPay Dual Currency credit cards (applicable to RMB sub-account). The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

These are not Eligible Transactions:

- a. Finance and bank charges: annual fees, finance charges, late charges;
- b. Other transactions:
 - i. mail, fax and telephone orders;
 - ii. bill payments settled via HSBC HK App and/or HSBC Online Banking;
 - iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - iv. transactions (including top-up transactions) made via e-wallets;
 - v. Octopus automatic add-value services transactions;
 - vi. redemption transactions under 'RewardCash e-shop' and other programmes;
 - vii. cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - viii. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Credit Card Interest-free Instalment Plan for purchases at local merchants, Spending Instalment Plan and other instalment plans;
 - ix. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - x. transactions at financial institutions (including purchase of merchandise and services from banks);
 - xi. wire transfers;
 - xii. betting and gambling transactions;
 - xiii. tax payments;

- xiv. autopay and recurring transactions;
 - xv. all unposted/cancelled/refunded transactions.
25. **'Eligible Local Dining Transactions'** are transactions made in Hong Kong dollars and conducted with an Eligible Credit Card at dining outlets in Hong Kong which are classified as restaurants or dining merchants according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay, and according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay during the promotional period and posted on our system during the offer fulfilment period. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses will not qualify as 'Eligible Local Dining Transactions'.
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. **'Participating Merchants'** include Mandarin Oriental Hotel Group, Hansik Goo, Feuille, Times Square, Gyu-Kaku and Gyu-Kaku Buffet, Shake Shack and Starbucks.
28. **"Reward+"** means HSBC Reward+ mobile application.
29. **'Registration'** means the successful registration of an Eligible Credit Card via Reward+.
30. **'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 assigns.

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