



Terms and Conditions for Visa Instalments Promotion

When can you enjoy the offer

1. The promotion period for the offer is from 23 March to 31 July 2026.

What is the offer

2. During the promotional period, you can:
 - a. enjoy a 10% instant discount per promo-eligible pre-paid hotel booking via designated Agoda URL (<https://www.agoda.com/hsbcvis>) and check out by Visa Instalment with Eligible Credit Card. You can enjoy up to HKD200 instant discount per hotel booking under this offer.
 - b. enjoy a 10% instant discount per Eligible Transaction of HKD1,000 or above at KKday and check out by Visa Instalment with Eligible Credit Card, and enter the promo code '26HSBCVISA10'. You can enjoy up to HKD200 instant discount per registered KKday account under this offer. Each registered KKday account holder can only use once promo code on the KKday platform.

* Please refer to Agoda & KKday promotion page for details.

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. make purchase of product(s)/ service(s) from Participating Merchants; and
 - c. are one of the users of the related products/ services and the name used to purchase the product(s)/ service(s) is same as the cardholder's name on the Eligible Credit Card; and
 - d. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. For the validity period of the related product(s)/ service(s) purchased, please refer to Agoda and KKday promotion page for details.
5. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offers in conjunction with other offers or discounts, discounted items or programmes, coupons, cash coupons, VIP privileges and membership benefits. Please check with respective Participating Merchants for details.

6. If you are eligible for the offer, the instant discount will be automatically displayed on the Agoda and KKday payment page.
7. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
8. We accept no liability for the quality or additional promotional offers/ discounts as provided by Participating Merchants.
9. 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.
10. The terms and conditions of Participating Merchants, Eligible Credit Card, RewardCash Programme, interest-free merchant instalment plan and all other applicable prevailing promotions offered by us will apply.
11. We and the Participating Merchants 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.
12. If we or the Participating Merchants believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer.
13. In case of dispute arising out of this promotion, the decision of Participating Merchants and us shall be final and conclusive.
14. Each of the Bank, the Participating Merchants and you submit to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region, but these terms and conditions may be enforced in the courts of any competent jurisdiction.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. No person other than the Bank (and its successors and assigns), the Participating Merchants and you 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.
17. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region. 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

18. **'Bank', 'we', 'us', 'our'** and **'HSBC'** to be read as issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong ("Bank", "we", "us", "our" and "HSBC") and includes its successors and assigns.
19. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional or separate additional Visa Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
20. **'Eligible Transaction'** means the purchase is made at Participating Merchant that is settled with an Eligible Credit Card by Visa Instalments during the promotional period.
21. **'Participating Merchants'** refers to Agoda and KKday.
22. **'Visa Instalments'** is a payment technology that enables Visa Credit Cardholders to convert qualifying purchases at Participating Merchants into smaller monthly payments at checkout. Currently in Hong Kong, it is only applicable to valid HSBC Visa Credit Cards. Participating Merchants might provide various repayment tenors and may require minimum transaction amount or purchase of selected products when paying by Visa Instalments. Please check with the Participating Merchants directly for more details.

Last updated date

14 May 2026

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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