



Terms and Conditions for Red Hot Shopping Special – Watsons

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, you can receive Watsons eCoupons when you use your Eligible Credit Card to make Eligible Transactions at Designated Merchants (a) or (b). Details are as follows:

	A single net transaction upon spending HK\$500 or above
(a) Watsons' physical store	A HK\$50 Watsons physical store eCoupon at your MoneyBack App Account
(b) Watsons' eShop (www.watsons.com.hk) or Watsons App	A HK\$50 Watsons eShop eCoupon at your Watsons eShop eWallet

3. You can enjoy each of the above offers twice during the promotional period, regardless of the number of Eligible Credit Cards you hold. If you have made more than two Eligible Transaction for each of offer 2(a) and 2(b), only the first two Eligible Transaction will be counted and awarded with eCoupon.

How can you enjoy the offer

4. 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. hold a MoneyBack App Account and/or Watsons eShop Account (where applicable) and your account is valid during the promotional period and the offer fulfilment period;
 - c. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period.

Read before you enjoy the offer

5. You cannot:
 - a. exchange the offer for cash, other products, services, discounts or transfer the offer; and
 - b. enjoy the offer with a physical MoneyBack card.
6. The HK\$50 Watsons physical store eCoupon will be credited to your MoneyBack App Account on or before 31 May 2026 and is valid for use until 30 June 2026. The Watsons eShop eCoupon shall be credited to your eShop eWallet on or before 30 June 2026 and is valid for use until 31 July 2026. All eCoupon scan only be used in the next purchase.

7. The eCoupons are subject to limited quotas and available on a first-come-first-served basis whilst stocks last.
8. You must settle the transactions with a designated Eligible Credit Card when you use the respective eCoupon and only one eCoupon is accepted per transaction. Use of the eCoupon is subject to the terms and conditions stipulated by the Designated Merchant. Please refer to MoneyBack App or Watsons eShop website/App for eCoupon usage details and the specific terms and conditions.
9. Respective eCoupon will be deducted from your MoneyBack App Account or Watsons eShop wallet and will not be re-issued for any cancelled or reversed transactions.
10. You have to keep all original sales slips of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
11. 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 for the goods and services supplied with the staff of the Designated Merchant.
12. The terms and conditions of the Eligible Credit Card will apply.
13. 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.
14. 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 debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
15. In case of dispute arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
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.
17. 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

18. **‘Designated Merchant’** mean any physical stores of Watsons, Watsons’ eShop (www.watsons.com.hk) and Watsons App in Hong Kong.
19. **‘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).
20. **‘Eligible Transactions’** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$500 each. For the avoidance of doubt, the followings are not Eligible Transactions: bill payments, all Reloading Service, Octopus card reloads, phone or fax orders, purchasing Watsons coupons/Gift Voucher,

MoneyBack Thankful Promotion, #1DAYonly items as specified in stores, stage 1 infant milk powder, prepaid phone cards, environmental levy on plastic shopping bags, redemption items, designed point/e-stamp redemption items, Non-discountable Products, Dietitian Consultation Service, prescription products, subscription program, body check & vaccine package, Chinese medicine practitioner's consultation services, online medical service, fixed price items, supplier direct delivery items and pre-order items, transactions made at self-checkout machine, Tap & Shop and mobile POS, transactions made at any outlets outside Hong Kong (including Macau and Mainland China), unauthorized transactions, transactions (including top-up transactions) made via eWallet, all unposted/cancelled/refunded transactions. Poison II product is prohibited by Department of Health and only limit for store sales. The offer also cannot be used in conjunction with limited time offer 12% off, Member Day extra 5% off offer, selected VIP/member offer and other promotional offers.

21. **'Net Transaction Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, rebates, deductions and use of vouchers/gift cards.
22. **'MoneyBack App Account'** means your membership account at the mobile application of the MoneyBack customer loyalty program operated by A S Watson Group.
23. **'Watsons eShop Account'** means your membership account at the website/mobile application of the Watsons' eShop operated by AS Watson Group.
24. **'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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