



Terms and Conditions for 2026 HSBC Premier Mastercard® Credit Card Exclusive Spending Programme

When can you enjoy the offer

1. The promotional period for the offer is from 1 April to 31 October 2026.

What is the offer

2. During the promotional period, use your HSBC Premier Mastercard® Credit Card (Eligible Credit Card) to accumulate Eligible Transactions every calendar month to enjoy:

Total Net Spending Amount	Extra RewardCash Rebate
HK\$15,000 – HK\$39,999	\$150
HK\$40,000 or above	\$500

The maximum rebate you can earn for the entire promotional period is \$3,500 RewardCash.

In addition, if you use your Eligible Credit Card to accumulate Eligible Transactions with a total net spending amount of HK\$40,000 or above in a calendar month during the promotion period and fulfil the Average Total Relationship Balance ('**TRB**') of HK\$2,000,000 or above in that calendar month, you will be entitled to one complimentary **LoungeKey Pass** (valued at US\$46). You can get a maximum of four LoungeKey Passes during the entire promotion period.

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; 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 LoungeKey Pass).

Read before you enjoy the offer

4. 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 and will be entitled to receive the offer from that particular phase upon (i) the completion of Registration and (ii) meeting the spending and/or TRB requirement(s). 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 extra RewardCash and/or LoungeKey Pass(es).



5. 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 a particular phase in calculating the extra RewardCash and/or LoungeKey Pass(es) available to you.
6. We will calculate the extra RewardCash and/or number of LoungeKey Pass(es) based on the records we hold on the Registration, the Eligible Transactions and the Average TRB. If you qualify for extra RewardCash, we will credit it to the Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions for that calendar month (based on our records) within two calendar months after that month ends. For example, if you qualify for extra RewardCash in April, the relevant RewardCash will be credited to your account on or before 30 June 2026. If you qualify for LoungeKey Pass(es), we will credit the LoungeKey Pass(es) as e-Coupon(s) to your Reward+ account on or before 30 September 2026 for eligibility met between April and June 2026 and/or on or before 31 January 2027 for eligibility met between July and October 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 extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
9. If any transaction where the Reward was awarded is subsequently reversed, we may deduct the extra RewardCash and/or the value of the LoungeKey Pass(es) you have enjoyed from the Eligible Credit Card account without notice to you.
10. We have no obligation to clarify which transactions are eligible for the extra RewardCash and/or LoungeKey Pass(es) before you conduct or after you conducted the transactions.
11. You cannot exchange the extra RewardCash and/or LoungeKey Pass(es) for cash, other products, services or discounts or transfer the offer.
12. 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.
13. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+, e-Coupons and all other applicable prevailing promotions offered by us will apply.

14. LoungeKey Passes are provided by The Collinson Group. You must also accept the terms and conditions applicable to the LoungeKey Pass as listed by the merchant when you redeem the e-Coupon(s). All associated product information and descriptions are provided by the merchant 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.
15. 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.
16. 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 LoungeKey Pass(es) you have enjoyed from your credit card, or cancel your credit card.
17. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
18. 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.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. Each of us 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.
21. 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

22. **'Eligible Credit Card'** means an HSBC Premier Mastercard® Credit Card 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.
23. **'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 made in Hong Kong dollars with a minimum Net Spending Amount of

HK\$500 each at local merchants in Hong Kong. **'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 Mastercard Asia/Pacific (Hong Kong) Limited; and (ii) in any currency except Hong Kong Dollars, and (iii) with a minimum Net Spending Amount of HK\$500 equivalent or more. 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. Insurance Payment;
- b. Finance and bank charges: annual fees, finance charges, late charges;
- c. 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.

24. **'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.

25. **'Average TRB'** refers to average Total Relationship Balance in a full calendar month from the first day to the last day of the calendar month (both days inclusive). Total Relationship Balance includes:

- Hong Kong dollar/ renminbi / foreign currency deposits;
- Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (stocks/ unit trusts) and Wayfoong Statement Gold;
- Deposit amounts of Deposit Plus and Structured Investment Deposits;



- Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards);
- Life insurance with savings or investment component[^];
- Balance of any MPF schemes provided by The Hongkong and Shanghai Banking Corporation Limited;
- HSBC ORSO Defined Contribution Scheme balances which is administrated by The Hongkong and Shanghai Banking Corporation Limited

[^]For life insurance with savings or investment component:

- Investment-linked life insurance policies include the total cash value of the policies;
- Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the Eligible Customer will be considered. There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.

26. **'Registration'** means the successful registration of an Eligible Credit Card at Reward+.

27. **'Reward+'** means HSBC HK Reward+ mobile application.

28. **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!