



## Red Hot Healthcare Privileges Terms and Conditions

### When can you enjoy the offer

1. The promotional period for the offer is from 1 April to 31 December 2026 (both dates inclusive).

### What is the offer

2. During the specific promotional period, use your **Eligible Credit Card** to enjoy up to 61% off at the participating merchants.

### How can you enjoy the offer

3. During the promotional period, you can enjoy the offer if you:
  - a. hold an Eligible Credit Card and your credit card account is valid and in good standing; and
  - b. pay with an Eligible Credit Card at the participating merchants.

### Read before you enjoy the offer

4. You cannot:
  - a. exchange the offer for cash, other products, services or discounts or transfer the offer.
  - b. use the offer in conjunction with any other discounts, promotional offers, coupons and staff discount. Please check with the respective participating merchants for details.
5. A prior appointment with participating merchant is recommended. Please inform the participating merchant that the HSBC Credit Card offer will be used.
6. You have to keep all original sales slips or official payment records of the respective transaction. In case of dispute, we may at any time ask you to submit these slips, records and/or further documents or evidence for inspection and we may keep them.
7. All products, services, and information related to the promotion are directly sold and supplied by the participating merchants who is solely responsible for all related obligations and liabilities. We accept no liability in respect of the quality of goods and services provided by the participating merchants or any additional offers/discounts which the participating merchants may or may not offer.
8. The terms and conditions of the Eligible Credit Card will apply.
9. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the participating merchants. We and the participating merchants can change or cancel the offer or amend the terms and conditions. Please check the relevant website or communication materials for the latest details, availability and terms and conditions of the offer.
10. 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 debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
11. In case of disputes arising out of this promotion, the decision of the participating merchants and us shall be final and conclusive.
12. 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.



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. 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**

16. **'Bank', 'we', 'us'** 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.
17. **'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 Hong Kong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

To borrow or not to borrow? Borrow only if you can repay!  
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Issued by The Hongkong and Shanghai Banking Corporation Limited