



## Terms and Conditions for Red Hot Festive Rewards – Tuen Ng Festival Delicacies

### When can you enjoy the offer

1. Unless otherwise specified, the promotional period for the offer is from 1 May 2026 to 12 June 2026.

### What are the offers

2. a. Offer 1: From 1 May 2026 to 11 June 2026, use your Eligible Credit Card to enjoy 30% off on selected Tuen Ng Festival Delicacies at the Participating Merchants.  
  
b. Offer 2: From 1 May 2026 to 19 May 2026, you can enjoy a redemption discount for selected Tuen Ng Festival Delicacies physical coupons via RC e-Shop on HSBC Reward+.  
  
c. Offer 3: From 1 May 2026 to 12 June 2026, you can enjoy a redemption discount for selected Tuen Ng Festival Delicacies e-Coupons via e-Coupons on HSBC Reward+.

Please refer to the content of our promotional materials for details.

### How can you enjoy the offer

3. During the specific 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;
  - b. pay with an Eligible Credit Card at the Participating Merchants (applicable to Offer 1); and
  - c. use RewardCash to redeem via the RC e-Shop or e-Coupons on HSBC Reward+ (applicable to Offer 2 & 3).

### 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. unless otherwise specified, use the offer in conjunction with other discounts, promotional offers, year-round offers, discounted items or programmes, coupons, cash coupons, VIP cards, VIP bonus point programmes and membership benefits. Please check with the respective Participating Merchants for details.
5. Transactions (including top-up transactions) made via e-wallets are not eligible transactions.

6. Market prices are the prices observed on the market by the Participating Merchants.
7. A minimum of \$10 RewardCash is required to redeem each item via RC e-Shop or e-Coupons on HSBC Reward+ and the balance must be paid by an Eligible Credit Card.
8. 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.
9. All photos, product information, descriptions, prices are provided by the Participating Merchants and are for reference only. All products and services offered by the Participating Merchants are only available while stock lasts. 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 the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.
10. The terms and conditions of the Eligible Credit Card, RewardCash Programme, HSBC Reward+, RewardCash e-Shop and e-Coupons will apply.
11. 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.
12. 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.
13. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
14. 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.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. The Bank, 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.

17. 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.

#### **What these terms mean**

18. **“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.
19. **‘Eligible Credit Card’** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards, UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) and Business Cards (Business Cards are not eligible to Offer 2&3) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). HSBC UnionPay Dual Currency credit cards are only valid at the outlets of Participating Merchants accepting those cards for payment.
20. **‘Participating Merchants’** mean outlets of Maxim's Cakes, MX, Maxim's Chinese Cuisine, Maxim's Products eShop, Jade Garden, and Arome Bakery in Hong Kong SAR.
21. **‘HSBC Reward+’** refers to the HSBC HK Reward+ mobile application.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited