



Terms and Conditions for Red Hot Travel Special – Selected Merchants

When can you enjoy the offer

1. Unless otherwise specified, the promotional period is from 1 April 2026 to 31 December 2026.

What is the offer

2. During the specific promotional period, you can enjoy designated discounts, or rebate offers at **Participating Merchants** when you spend with your **Eligible Credit Card or Debit Card** (if applicable).

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 or Debit Card and your credit card or debit card account is valid and in good standing;
 - b. pay with an Eligible Credit Card or Debit Card at the Participating Merchants for any **Eligible Transactions**; and
 - c. enter respective promotional code at the designated booking channel before checkout (if applicable). For promotional code details, please visit our website at www.hsbc.com.hk/creditcard, via the mobile application HSBC Reward+, or Participating Merchants' website (where applicable).

Read before you enjoy the offer

4. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. unless otherwise specified, use the offer in conjunction with any other discounts, promotional offers, coupons, or Participating Merchants' membership offers.
5. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
6. The offers are not applicable to any extras, taxes, and surcharges, and certain products as specified by Participating Merchants from time to time. Please check the relevant website for the latest details.
7. The offers are subject to limited quotas and available on a first-come-first-served basis whilst stocks last. The offers are only applicable at designated outlets (if applicable).

8. 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, official payment records and/or further documents or evidence for inspection and we may keep them.
9. All products, services, and information related to the promotion are directly sold and supplied by the Participating Merchants who are 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.
10. The terms and conditions of the Eligible Credit Card or Debit Card will apply.
11. The offers under this promotion are 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 offers 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 or debit 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. No person other than you and us which includes 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.
15. The Bank, Participating Merchants 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.
16. These terms and conditions are subject to prevailing regulatory requirements.
17. 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

18. **'Eligible Credit Card or Debit 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) or Mastercard® Debit Card issued by HSBC. Selected offers are only available to designated Eligible Credit Cards or Debit Card, please refer to the specific eligibility criteria of each offer for further details.
19. **'Eligible Transactions'** refer to any purchases made in Hong Kong dollars with an Eligible Credit Card or Debit Card with specific spending requirement at the Participating Merchants during the promotional period and posted on our system during the promotional period. Selected offers are required to settle in designated transaction currency. For offer details, please visit our website at www.hsbc.com.hk/creditcard or via the mobile application HSBC Reward+ or contact Participating Merchants.
20. **'Participating Merchants'** refer to Cathay Pacific Airways Limited, Hong Kong Express Airways Limited, Klook, Wing On Travel, Royal Caribbean International, Galaxy Macau, Meituan and Dianping, Marriott International Group, Daimaru Fukuoka Tenjin Department Stores, Daimaru Matsuzakaya Department Stores, Hankyu Department Store, Hanshin Department Store, Isetan Mitsukoshi, QIANHAI SNOW WORLD, gaga and HEYTEA.
21. **'HSBC', 'We', 'Us', 'Our'** and the **'Bank'** 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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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