



Terms and Conditions for 2026 HSBC EveryMile Credit Card Exclusive Overseas Spending Offer (July – December)

When can you enjoy the offer

1. The promotional period for the offer is from 1 July to 31 December 2026, and will be divided into 2 phases:
 - a. Phase 1: 1 July to 30 September 2026;
 - b. Phase 2: 1 October to 31 December 2026.

What is the offer

2. During each phase of the promotional period, you can enjoy an extra 1.5% RewardCash rebate when you use an HSBC EveryMile Credit Card (**Eligible Credit Card**) to make **Eligible Overseas Transactions** with a total **Net Spending Amount** of HK\$12,000 or above. You can receive up to an extra \$225 RewardCash at each phase, with a maximum total of extra \$450 RewardCash throughout 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 Overseas 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.

Read before you enjoy the offer

4. You must make a Registration before making any relevant transactions. Any Eligible Overseas Transactions made before Registration will not be counted. You only need to register once during the promotional period (in any of the phases) and will be entitled to receive the offer from that particular phase upon (i) the completion of Registration and (ii) meeting the spending requirement. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.

5. We will calculate the extra RewardCash based on the records we hold on the Registration and the Eligible Overseas Transactions. If you qualify for the offer, we will credit the extra RewardCash to your registered Eligible Credit Card account in our record by 31 December 2026 in relation to phase 1; on or before 31 March 2027 in relation to phase 2.
6. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
7. The total amount of extra RewardCash under this promotion will be rounded up to the nearest integer.
8. If any transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
9. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
11. You have to keep all original sales slips or official payment records of the Eligible Overseas 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.
12. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
13. We can change or cancel the offer or amend the terms and conditions, upon due notice. Please check our website for the latest details, availability and terms and conditions of the offer.
14. 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 or 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, our decision shall be final and conclusive.
16. Each of the Bank 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. These terms and conditions are subject to prevailing regulatory requirements.

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 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

20. '**Eligible Credit Card**' means an HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
21. '**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 VISA International; and (ii) in any currency except Hong Kong Dollars, conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period. 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 Overseas Transactions:

- a. Finance and bank charges: annual fees, finance charges, late charges;
- b. Other transactions:
 - i. mail, fax and telephone orders;
 - ii. transactions settled via HSBC Mobile Banking and/or Internet Banking;
 - iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - iv. transaction (including top-up transaction) made via e-wallets;
 - v. Octopus automatic add-value 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, Spending Instalment Plan or 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.

22. **'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.

23. **'Registration'** means the successful registration of an Eligible Credit Card via the HSBC Reward+ app.

24. **'Bank', '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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

Reference number: Y26-U8-CAMH0601