



Terms and Conditions for Red Hot Festival – McDonald's®

When can you enjoy the offer

1. The promotional period is from 6 July to 31 July 2026.

What is the offer

2. During the promotional period, you can receive an extra 15% RewardCash rebate when you use an Eligible Credit Card to make Eligible Transactions with a total Net Spending Amount of HK\$45 or above at Participating Merchants. We will credit the extra RewardCash to your Eligible Credit Card with the largest Net Spending Amount of Eligible Transactions. For Eligible EveryMile Credit Card, you can receive a maximum of an extra \$30 RewardCash for the entire promotion period. For other Eligible Credit Card, you can receive a maximum of an extra \$40 RewardCash for the entire promotion period.

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 during the offer fulfilment period;
 - b. have successfully completed the Registration; and
 - c. pay with an Eligible Credit Card for any Eligible Transactions at the Participating Merchants.

Read before you enjoy the offer

4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
5. 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. 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.
6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Card in calculating the extra RewardCash.
7. We will calculate the extra RewardCash based on the records we hold on the Registration and Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the largest Net Spending Amount of Eligible Transactions maintained in our record by 31 October 2026.
8. 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.
9. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
10. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
11. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
12. 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.



13. 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.
14. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
15. 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.
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 or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
17. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
18. No person other than you and us 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.
20. These terms and conditions are subject to prevailing regulatory requirements.
21. 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.

What these terms mean

22. **'Participating Merchants'** mean McDonald's[®] restaurants in Hong Kong (including cashier and self-ordering kiosks) and the McDonald's[®] App.
23. **'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 Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
24. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$45 each at the Participating Merchants during the promotional period and posted on our system during the offer fulfilment period. These are not Eligible Transactions:
 - transactions (including top-up transactions) made via e-wallets;
 - donations; and
 - all unposted/cancelled/refunded transactions.
25. **'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.
26. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+ app.



27. **'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!

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