

Terms and Conditions of HSBC Credit Card Online Flash Welcome Offer (July)

When can you enjoy the offer

1. The promotional period is from 13 July(00:00) to 31 July2026 (23:59).

What is the offer

2. During the promotional period, you can enjoy the offer as follows if you fulfill the requirements under clause 2(a) to (c):

Eligible Credit Card	Accumulated amount of Eligible Transactions (HKD / RMB)	New Credit Card Customers	Existing Credit Card Customers
HSBC EveryMile Credit Card	\$8,000 or above	Extra \$1,000 RewardCash	Extra \$500 RewardCash
HSBC Visa Signature Card			Not applicable
HSBC Pulse UnionPay Dual Currency Diamond Credit Card			
HSBC easy Credit Card	\$5,800 or above	Extra \$300 RewardCash	Extra \$500 RewardCash
HSBC Red Credit Card			Not applicable

- a. successfully apply for an **Eligible Credit Card** via HSBC website, HSBC Personal Internet Banking or HSBC HK App and your application is approved; and
- b. enter promotional code in the 'Have an invitation or promo code?' field during eligible card application; and
- c. make **Eligible Transactions** of designated amount with the Eligible Credit Card within the first 60 calendar days after card issuance, including **one QR Code Payment** (applicable to HSBC Pulse UnionPay Dual Currency Diamond Credit Card) or **one Mobile Payment Transaction**.

How can you enjoy the offer

3. You can enjoy the offer if:
 - a. you fulfil the requirements under Clause 2; and
 - b. you hold an Eligible Credit Card and your credit card account is valid and in good standing until the offer fulfilment period.

4. You cannot enjoy the offer if:
 - a. you are an additional card applicant; or
 - b. you have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card; or
 - c. you fail to enter the correct promo code.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account by 31 January 2027.
6. If any transaction(s) for which the offer being awarded is subsequently reversed or if your Eligible Credit Card is cancelled within 13 months from its issuance, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. Your Eligible Credit Card can enjoy:
 - a. a 1-year credit card annual fee waiver (applicable to HSBC EveryMile Credit Card); or
 - b. a 2-year credit card annual fee waiver (applicable to HSBC Visa Signature Card, HSBC easy Credit Card and HSBC Pulse UnionPay Dual Currency Diamond Credit Card); or
 - c. a perpetual credit card annual fee waiver (applicable to HSBC Red Credit Card)

Read before you enjoy the offer

8. Any spending in RMB applies only to the HSBC Pulse UnionPay Dual Currency Diamond Credit Card. In calculating the Eligible Transactions, the conversion rate of HKD and RMB will be 1:1.
9. We have no obligation to verify whether the designated promo code you entered is correct before the offer fulfilment period. We also have no obligation for your ineligibility to the offer if you have applied with any incorrect information.
10. Eligible transactions are defined according to the merchant codes/transaction type issued by Visa, Mastercard® Worldwide, UnionPay or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.

11. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
12. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
13. You can only enjoy the offer once under this promotion. Only one promo code can be entered for each application.
14. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
15. The terms and conditions of the Eligible Credit Card, RewardCash Programme, and all other applicable prevailing promotions offered by us will apply.
16. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
17. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
18. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
19. No person other than Eligible Credit Card holders 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.
20. These terms and conditions are subject to prevailing regulatory requirements.
21. The Bank and you submit to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these terms and conditions may be enforced in the courts of any competent jurisdiction.
22. 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 and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

23. **“Eligible Credit Card”** refers to personal primary HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC Red Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
24. **“Eligible Transactions”** refer to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:
- Finance and bank charges: annual fees, finance charges, late charges;
 - Transactions made with additional card(s);
 - Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under “RewardCash e-shop” and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.
25. **“e-wallets”** refers to payment platforms including but not limited to Alipay, WeChat Pay, PayMe (SVF License Number: SVFB002) and etc.
26. **‘Mobile Payment Transaction’** means using Apple Pay, Google Pay or Samsung Pay that linked to an Eligible Credit Card for payment.
27. **“QR Code Payment”** means the QR Code Payment function in HSBC Reward+ App or UnionPay App which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting



UnionPay QR Code. Please note that only primary cardholders of UnionPay Dual Currency Credit Card are able to use the QR Code Payment function.

28. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.

29. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.

30. **"Bank", "HSBC, " "we", "us" and "our"** mean The Hong Kong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co.,Ltd.

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