



Terms and Conditions for Red Hot Festive Rewards – Mid-Autumn Festival Delicacies

When can you enjoy the offer

1. Unless otherwise specified, the promotional period for the offer is from 21 July 2026 to 25 September 2026.

What are the offers

2. a. Offer 1: During the specific promotional period, use your **Eligible Credit Card** to enjoy discount offers on selected Mid-Autumn Festival Delicacies at the **Participating Merchants**.
b. Offer 2: During the specific promotional period, you can enjoy a redemption discount for selected Mid-Autumn Festival Delicacies physical coupons via RC e-Shop on **HSBC Reward+**.
c. Offer 3: During the specific promotional period, you can enjoy a redemption discount for selected Mid-Autumn 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 any 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+, RC 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 deduct the equivalent value of the e-Coupons, the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
13. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
14. 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.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. Each of we 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 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'** 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.
19. **'Participating Merchants'** mean outlets of Maxim's Cakes, MX, Maxim's Chinese Cuisine, Maxim's Products eShop, Arome Bakery, Häagen-Dazs, The Ritz-Carlton, Hong Kong, W Hong Kong, Island Shangri-La, Kowloon Shangri-La, Kerry Hotel, Hong Kong and Mandarin Oriental The Landmark, Hong Kong in Hong Kong SAR.
20. **'HSBC Reward+'** means HSBC HK Reward+ mobile application.
21. **'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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