



Terms and Conditions for Interest-free Merchant Instalment Plan Promotion

When can you enjoy the offer

1. The promotion period for the offer is from 1 Aug to 30 Sep 2026.

What is the offer

2. During the promotional period, you can enjoy up to \$200 RewardCash.
 - a. Enjoy \$100 RewardCash rebate per eligible Merchant Instalment plan with minimum net spending amount of HK\$5,000 at selected merchants* with Eligible Visa Credit Card.
 - b. Each customer can earn up to \$200 RewardCash (i.e. a maximum of 2 eligible Merchant Instalment plans)

*Participating Merchants include:

- ANKH
- CEMG
- Celki VitalAire
- Cornwall Medical
- Conrad Dental
- Grand Wealth
- Hong Kong Medical Pain Management Association
- Perle Signature^
- PicoLabb
- Creature Comforts Veterinary Group
- Tai Wai Animal Hospital
- Veterinary Specialty Hospital

^ Applicable on Visa Instalments with HSBC Visa Credit Cards only.

Please refer to HSBC Reward+ App promotion page for details.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Visa Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
 - b. make purchase of product(s)/ service(s) at Participating Merchants; and
 - c. are one of the users of the related products/ services and the name used to purchase the product(s)/ service(s) is same as the cardholder's name on the Eligible Visa Credit Card; and
 - d. pay with an Eligible Visa Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. For the validity period of the related product(s)/ service(s) purchased, please refer to Participating Merchants for details.
5. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offers in conjunction with other offers or discounts, discounted items or programmes, coupons, cash coupons, VIP privileges and membership benefits. Please check with respective Participating Merchants for details.
6. If you qualify for the extra RewardCash on Eligible Merchant Instalment plan, we will credit the extra RewardCash by 31 Dec 2026 to the Eligible Visa Credit Card account that you used with the highest Merchant Instalment amount of Eligible Transactions maintained in our record.
7. If you are 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.
8. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
9. If the transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Visa Credit Card account without notice to you.
10. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
11. We accept no liability for the quality or additional promotional offers/ discounts as provided by Participating Merchants.
12. 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, records, and/or further evidence for inspection and we may keep them.
13. The terms and conditions of Participating Merchants, Eligible Visa Credit Card, RewardCash Programme, interest-free merchant instalment plan and all other applicable prevailing promotions offered by us will apply.
14. We and the Participating Merchant can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.

15. If we or the Participating Merchants 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.
16. In case of dispute arising out of this promotion, the decision of Participating Merchant and us shall be final and conclusive.
17. Each of the Bank, Participating Merchants and you submit to the non-exclusive jurisdiction of the Hong Kong Special Administrative Region but these terms and conditions may be enforced in the courts of any competent jurisdiction.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. 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.
20. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region. 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

21. **'Bank', 'we', 'us', 'our' and 'HSBC'** to be read as issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong ("Bank", "we", "us", "our" and "HSBC") and includes its successors and assigns.
22. **'Eligible Visa Credit Card'** means any Hong Kong Dollar personal primary, combined additional or separate additional Visa Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
23. **'Eligible Transaction'** means the purchase is made at Participating Merchants that is settled with an Eligible Visa Credit Card by Visa Instalments during the promotional period.
24. **'Participating Merchant'** refers to the merchants listed under clause 2 of this Terms and Conditions, or stated on HSBC Reward+ App promotion page.
25. **'Merchant Instalment'** is a payment technology that enables Credit Cardholders to convert qualifying purchases at Participating Merchants into smaller monthly payments at checkout. Participating Merchants might provide various repayment tenors and may require minimum transaction amount or purchase of selected products when paying by Merchant Instalments. Please check with the Participating Merchant directly for more details.

Last updated date

30 Jul 2026

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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