



## Terms and Conditions for Red Hot Shopping Special – Wilson

### When can you enjoy the offer

1. The promotional period for the offer is from 1 September to 30 November 2026 (both dates inclusive).

### What is the offer

2. During the promotional period, use your **Eligible Credit Card** to make **Eligible Transactions** at **Designated Merchant** to receive:

Offer 1:

| Single <b>Net Spending Amount</b> | Pay with Eligible Credit Card        | Pay with <b>Eligible EveryMile Credit Card</b> |
|-----------------------------------|--------------------------------------|------------------------------------------------|
| HKD3,500 - HKD7,499               | \$100 RewardCash<br>(= 1,000 miles*) | \$80 RewardCash<br>(= 1,600 miles*)            |
| HKD7,500 or above                 | \$400 RewardCash<br>(= 4,000 miles*) | \$280 RewardCash<br>(= 5,600 miles*)           |

You can receive a maximum of an extra \$280 RewardCash (for cardholders who made one or above Eligible Transaction with an Eligible EveryMile Credit Card) or extra \$400 RewardCash (for cardholders who made all Eligible Transactions with other Eligible Credit Card) for the entire promotional period.

Offer 2: Up to 50% off on selected items offered by Designated Merchant

\* Cardholders can enjoy a preferential rate with an Eligible EveryMile Credit Card when converting their RewardCash to miles for frequent flyer programmes on HSBC Reward+ app. The latest preferential rate is \$1 RewardCash to 20 miles. Cardholders can enjoy a conversion rate of \$1 RewardCash to 10 miles with other Eligible Credit Cards. The conversion rates may be subject to change from time to time. Cardholders may refer to HSBC Reward+ app for the latest conversion rates. Cardholders have to accept the terms and conditions of HSBC Reward+ app before conducting the conversion.

### 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 Eligible Transactions at the Designated Merchant during the promotional period; and
  - c. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period.
4. You cannot:
  - a. exchange the spending rebate for cash, other products, promotional offers, discounts or transfer the offer or withdraw it as a cash advance. The spending rebate can be used for subsequent credit card purchases only and cannot be used to settle any previous outstanding balance.
  - b. exchange the discount offer to cash or use it in conjunction with other discounts, promotional offers, discounted items, specific items, coupons, cash coupons, VIP cards, VIP bonus point programme and membership benefits (unless otherwise specified). Please check with shop staff at Designated Merchant for details.

### Read before you enjoy 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 and with the same highest accumulated Net Spending Amount of Eligible Transactions, the Eligible Credit Card to be used to calculate the extra RewardCash and the Eligible Credit Card account to which the extra RewardCash will be credited will be determined according to the following sequence:
  - i. HSBC Privé
  - ii. HSBC Premier Mastercard® Credit Card
  - iii. HSBC Visa Signature Card
  - iv. HSBC Red Credit Card
  - v. HSBC easy Credit Card / Visa Platinum Credit Card
  - vi. HSBC EveryMile Credit Card
  - vii. HSBC Visa Gold Card
  - viii. HSBC Mastercard Gold Card
  - ix. HSBC Visa Classic Card
  - x. HSBC Mastercard Classic Card
  - xi. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
  - xii. HSBC UnionPay Dual Currency Credit Card
  - xiii. HSBC Visa Green Card
7. We will calculate the extra RewardCash based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record by 28 February 2027.
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 extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
10. 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.
11. 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.
12. The terms and conditions of the Eligible Credit Card, Eligible EveryMile Credit Card Reward Scheme and RewardCash Programme will apply.
13. All photos, product information, descriptions, prices and offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.
14. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant. We and the Designated 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 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 disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
17. Each of us, the Designated Merchants 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.



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 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**

21. **'Designated Merchant'** means any retail shops, including designated co-shops and eShop of Wilson Communications Limited in Hong Kong.
22. **'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). If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer.
23. **'Eligible EveryMile Credit Card'** means any Hong Kong Dollar personal primary EveryMile Credit Cards 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 HKD3,500 each at the Designated Merchant during the promotional period and posted on our system during the offer fulfilment period. Purchase of selected products (please check with shop staff at Designated Merchant for details), transactions made via e-wallets, and all unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
25. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers.
26. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.
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!

Reference number: Y26-U8-CAMH0515

Issued by The Hongkong and Shanghai Banking Corporation Limited