



Terms and Conditions for Red Hot Shopping Special – Apple Store

When can you enjoy the offer

1. The promotional period for the offer is from 10 September 2026 to 13 November 2026.

What is the offer

2. During the promotional period, you can:
 - a. receive an extra 6% RewardCash rebate when you use your **Eligible Credit Card** to accumulate **Eligible Transactions** with a total **Net Spending Amount** of HKD5,000 or above (with a minimum Net Spending Amount of HK\$500 each single transaction) by Apple Pay at the **Designated Merchant**. If you pay with **Eligible EveryMile Credit Card**, the extra RewardCash is capped at \$200 RewardCash (= 4,000 miles*); if you pay with other Eligible Credit Card, the extra RewardCash is capped at \$350 RewardCash (= 3,500 miles*);
 - b. receive an extra 2% RewardCash rebate upon successfully applying for a 12-month or longer Transaction Instalment under the **Spending Instalment Plan** (the '**Eligible Spending Instalment Plan**') with a single Eligible Transaction made by Apple Pay at the Designated Merchant with an Eligible Credit Card. The extra RewardCash is capped at \$400 RewardCash. You can enjoy the offer once under this promotion.

* 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;
 - c. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period; and
 - d. fulfill the requirements under Clause 2a and/or 2b above.

Read before you enjoy the offer

4. 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 (unless otherwise specified). Please check with Designated Merchant for details.
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), Spending Instalment Plan or a cardholder for purposes of the offer or 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 Cards in calculating the extra RewardCash.
7. We will calculate the extra RewardCash based on the records we hold on the Registration, the Eligible Transactions and the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the extra RewardCash collectively by 14 February 2027 to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in **our** record.
8. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount and/ or Eligible Spending Instalment Plan, the extra RewardCash will be credited to the Eligible Credit Card account 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
9. For offer 2a, each of the primary cardholder and additional cardholders (with individual Registration) under the same Eligible Credit Card account can enjoy the extra RewardCash 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.

10. For offer 2b, the extra RewardCash only applicable to primary cardholder who hold an Eligible Credit Card and applies to a single Eligible Transaction for Eligible Spending Instalment Plan. If more than one purchase transactions are combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan is not eligible for the offer. If you have more than one Eligible Spending Instalment Plan, we will offer the extra RewardCash on the Eligible Spending Instalment Plan with highest instalment amount made during the promotion period.
11. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
12. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
13. Transactions may take time to be submitted, processed and posted due to the Designated Merchant's processing arrangements.
14. If any transaction where the extra RewardCash were awarded are subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
15. 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 documents or evidence for inspection and we may keep them.
16. 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.
17. These terms and conditions and other terms and conditions of the Designated Merchant will apply. 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.
18. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
19. By participating in any payment instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.

20. All photos, product information, descriptions, prices, 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.
21. 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 offers 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.
22. 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.
23. In case of disputes arising out of this promotion, the decision of the Designated Merchant and **us** shall be final and conclusive.
24. 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.
25. 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.
26. These terms and conditions are subject to prevailing regulatory requirements.
27. The **Bank**, Designated Merchant 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

28. **'Designated Merchant'** means Apple Retail Stores in Hong Kong, Apple Store Online (www.apple.com/hk/store) and Apple Store App in Hong Kong.
29. **'Eligible Credit Card'** means:
 - Offer 2a: 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 extra 6% RewardCash rebate.

- Offer 2b: any Hong Kong Dollar personal primary credit cards (except additional credit cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.

30. **'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).
31. **'Eligible Spending Instalment Plan'** means a single Eligible Transaction of HK\$1,000 or above which is made by the Eligible Credit Card (except additional credit cards) as displayed in the HSBC HK App or Reward+, and in which a 12-month or longer Transaction Instalment under Spending Instalment Plan is applied successfully for such purchase transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the 'All-You-Can-Split' Programme.
32. **'Eligible Transactions'** are purchases made in Hong Kong dollars by Apple Pay at the Designated Merchant with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period.
33. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
34. **'Net Spending Amount'** means the final transaction amount of the Eligible Transaction charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
35. **'Registration'** means the successful registration of an Eligible Credit Card via Reward+.
36. **'Reward+'** refers to the HSBC HK Reward+ mobile application.
37. **'Bank', 'we', 'us', 'our' and 'HSBC'** 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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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