



Terms and Conditions for 2026 Red Hot Dining Special – Q4 Dining

When can you enjoy the offer

1. Unless otherwise specified, the promotional period for the offer is from 1 October 2026 to 31 December 2026.

What is the offer

2. During the specific promotional period, pay with your Eligible Credit Card to enjoy up to 50% off at participating dining outlets.
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; and
 - b. pay with an Eligible Credit Card at the participating dining outlets.

Read before you enjoy the offer

4. Designated offers are applicable exclusively to designated card type(s) only. Please refer to individual offers for details of applicable card type(s).
5. 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 other discounts, promotional offers and discounted items or programmes. Please check with the respective participating dining outlets for details.
6. Transactions (including top-up transactions) made via e-wallets are not eligible transactions.
7. You must be one of the diners and state the redemption of the offer(s) prior to ordering to enjoy the offer(s).
8. Unless otherwise specified, you can use the offer with 2 to 12 diners for dine-in consumption on food at the participating dining outlets.
9. Advance reservation may be required for some of the participating dining outlets. Unless otherwise specified, only one offer / special set menu can be used per table each time. Please check with the respective participating dining outlets for details.
10. Unless otherwise specified, the maximum number of diners per table and opening hours of restaurants will be subject to the decision of the participating dining outlets.
11. Unless otherwise specified, you cannot enjoy the offer on festive days, general holidays (including Sunday) and days before the general holidays. Please check with the respective participating dining outlets for details.
12. Unless otherwise specified, you cannot use the offer on takeaway food items, beverages, 10% service charge (based on usual retail price), tea and condiments. Please check with the respective participating dining outlets for details.
13. Unless otherwise specified, you cannot enjoy the offer on discounted / special priced / non-discount dishes, set menus, special promotional menus, guest chef promotions, wine dinners, private functions, banquets, weddings, meetings / conferences, catering services, room service, ticket sales events, coupons, complimentary valet parking, any mileage programmes, membership benefits, cigarettes / cigars, mooncakes, alcoholic beverages, champagnes, wines and liquors, sales merchandise, VIP rooms and private rooms. Please check with the respective participating dining outlets for details.
14. 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.
15. The promotional food / beverage items are available while stocks last and subject to availability or change without prior notice.
16. All photos / product information / descriptions / prices / services / offers / food / beverage / menu descriptions featured in the promotion materials are provided by the respective participating dining outlets and are for reference only; we shall have no liability in this respect.
17. We are not the supplier of such products / services / offers / food / beverage purchased and please check with the respective participating dining outlets for details. We accept no liability for the quality of products / services / offers / food / beverage provided by the respective participating dining outlets.
18. These terms and conditions of the Eligible Credit Card will apply.
19. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the participating dining outlets. We and the participating dining outlets 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.
20. 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 debit your credit card to take back any offers you have enjoyed, or cancel your credit card.
21. In case of disputes arising out of this promotion, the decision of the participating dining outlets and us shall be final and conclusive.
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 version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

23. 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
24. These terms and conditions are subject to prevailing regulatory requirements.
25. Each of the Bank and participating dining outlets 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 this term means

26. '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). HSBC UnionPay Dual Currency credit cards are only valid at the participating dining outlets accepting those cards for payment.
27. 'HSBC', 'we', 'us', 'Bank' 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!