



Terms and Conditions for 2026 RewardCash Red Hot Auction (these “Terms and Conditions”)

When can you enjoy the offer

1. The promotional period for the offer is from 12 October to 21 October 2026 (both days inclusive) (“**Promotional Period**”).

What is the offer

2. During the Promotional Period, you may register via Reward+ to enter a lucky draw to get a chance to join the RewardCash Red Hot Auction (the “Event”) on 8 November 2026 at 2/F, Event Space, Causeway Bay Flagship Branch and Premier Centre, Causeway Bay, Hong Kong. The Event will be divided into 2 sessions and each Eligible Participant will be randomly assigned to one session. Subject to availability and these Terms and Conditions, a limited number of persons who satisfy the conditions in Clause 13 may also be admitted to the Event on the Event day on a walk-in basis (each, a “**Walk-in Participant**”).
3. 50 eligible participants of the Event (the “**Eligible Participants**”) will be drawn randomly among the registrants by computer at the end of the Promotional Period. Subject to these Terms and Conditions, each Eligible Participant will be given 2 tickets for joining the Event. 1 ticket should be used for the admission of the Eligible Participant and 1 ticket should be used for the admission of a companion of such Eligible Participant to the Event.
4. The Event only accepts RewardCash for bidding any auction item (the “**Auction Item**”).
5. In the Event, each Eligible Participant and each Walk-in Participant will have the right to bid on any Auction Item using the RewardCash available under his/her Eligible Credit Card accounts and/or Programme Profile, but this does not guarantee the successful redemption of any Auction Item. Companions of the Eligible Participants and of the Walk-in Participants do not have this right.

How can you enjoy the offer

6. You may enjoy the offer if you:
 - a. hold an Eligible Credit Card and/or have enrolled in the Standalone RewardCash Programme through Reward+, and your credit card account or Programme Profile (as applicable) is valid and in good standing (i) in the case of an Eligible Participant, during the Promotional Period and on the day of the Event, or (ii) in the case of a Walk-in Participant, on the day of the Event;
 - b. have successfully completed the Registration for the Event during the Promotional Period or, in the case of a Walk-in Participant, have successfully completed the on-site registration for the Event at the venue on the Event day;
 - c. have downloaded Reward+, logged on and switched on push notification function;
 - d. hold not less than 1,000 RewardCash in aggregate under your Eligible Credit Card accounts and/or Programme Profile at the time of Registration and on the Event day (or, in the case of a Walk-in Participant, at the time of on-site registration on the Event day); and
 - e. have registered for HSBC personal internet banking.

Read before you enjoy the offer

7. You only need to register once during the Promotional Period.
8. Eligible Participants will be notified by push notification(s) via Reward+ on or before 26 October 2026. Eligible Participants are required to confirm their attendance for the Event by answering our call or by calling our hotline at 39020100 on or before 28 October 2026. You may call to check for the lucky draw result during 10:00 – 18:00, Monday to Friday, 26 October 2026 to 28 October 2026. If Eligible Participants fail to reply and confirm their attendance by the designated date as stated above, their eligibility to join the Event will be disqualified.
9. After Eligible Participants have confirmed to attend the Event, the relevant e-Tickets for the Event (“**e-Tickets**”) will be automatically shown in the form of QR code in Eligible Participants’ Reward+. Such e-Tickets may only be used for the admission of such Eligible Participants and their companions to the Event, and cannot be sold, cancelled, transferred or converted to cash. If any Eligible Participant decides not to participate in the Event or fails to confirm his or her attendance by the designated date stated in Clause 9 above, the Bank may allocate the relevant e-Tickets to any other registrants in a manner as the Bank sees fit.
10. Walk-in admission is subject to seat availability at each session of the Event, as determined by the Bank on the Event day in its sole discretion.
11. Walk-in admission is not guaranteed and the Bank may decide not to accept any walk-in. Seats will first be allocated to Eligible Participants who hold the e-Tickets and have confirmed attendance. Any remaining seats may be offered to walk-ins on a first-come-first-served basis via queue tickets issued at the venue on the Event day.
12. To be admitted as a Walk-in Participant, you must satisfy all of the conditions in Clause 7 on the Event day and present your Reward+ for verification.
13. Each Walk-in Participant may be accompanied by one companion, subject to seat availability.
14. The Bank may, in its sole discretion, refuse or defer the admission of any person as a Walk-in Participant who has already been admitted to the Event (whether as an Eligible Participant or a Walk-in Participant), including to give priority to persons who have not yet been admitted. The Bank’s decision on walk-in admission is final and conclusive.
15. Each e-Ticket admits one person only. Save for Walk-in Participants (and their companions) admitted under Clauses 11 to 15, the e-Ticket must be presented on-site for admission to the Event.
16. The seats will be assigned by us upon admission at the venue on the Event day. Specific seating request will not be entertained.

17. We have the right to change the details of the lucky draw, the walk-in arrangement and the Event programme without prior notice.
18. We have the right to change the number of seats, reschedule, cancel, or postpone the Event without giving any reason.
19. The Bank has the sole and absolute discretion in determining a person's eligibility to receive the e-Tickets or to be admitted as a Walk-in Participant. If the Bank discovers at any time, whether after or during the Promotional Period, that any person has failed to comply with these Terms and Conditions, the Bank is entitled to disqualify the person from participating in the Event, receiving the e-Tickets or being admitted as a Walk-in Participant.
20. The Bank further reserves the right to exclude any Eligible Participant or Walk-in Participant from the Event at any time if they violate these Terms and Conditions, tampers with the offer, engages in abusive, deceit or fraudulent behavior in relation to the offer or makes false representations or statements or violates applicable law or regulations ("Misconduct"). If an Eligible Participant or Walk-in Participant is excluded, the relevant Auction Item may be subsequently reclaimed by the Bank, and where the exclusion is due to Misconduct, the RewardCash used will not be refunded.
21. Employees of HSBC and our group companies, and employees of any merchants, agencies or other third parties involved in the organisation of the Event or the provision of the Auction Items, are not eligible to participate in the lucky draw, be admitted to the Event (including as a Walk-in Participant) or bid for any Auction Item.
22. The terms and conditions of the Eligible Credit Card, Standalone RewardCash Programme, RewardCash Programme and Reward+ will apply.
23. We have the right to change or cancel the offer or amend these Terms and Conditions without prior notice. Please check our website for the latest details, availability and the applicable terms and conditions of the offer.
24. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
25. These Terms and Conditions are subject to prevailing regulatory requirements.
26. 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.
27. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). You and HSBC irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong.
28. 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

29. **“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.
30. **“Programme Profile”** means your Standalone RewardCash Programme profile with a designated profile number for earning RewardCash under that profile.
31. **“Registration”** means the successful registration via Reward+.
32. **“Reward+”** refers to the HSBC HK Reward+ mobile application.
33. **“HSBC”**, the **“Bank”**, **“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!