



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

When can you enjoy the offer

1. The Event, RewardCash Red Hot Auction, is held on 8 November 2026 at 2/F, Event Space, Causeway Bay Flagship Branch and Premier Centre, Causeway Bay, Hong Kong.

What is the offer

2. These Terms and Conditions shall be read and construed in conjunction with the “Terms and Conditions for 2026 RewardCash Red Hot Auction”. Unless otherwise expressly defined herein, terms defined in the “Terms and Conditions for 2026 RewardCash Red Hot Auction” shall have the same meaning whenever used in these Terms and Conditions.
3. The following 9 Auction Items will be available for bidding during the Event. We may remove, replace or change any Auction Items as we see fit. Details and applicable terms will be provided to participants before bidding for the relevant items begins:

Item 001	365 pieces % ΔRΔBICΔ HK\$71 Coffee Voucher
Descriptions	• Valid until 7 Nov 2027. • Valid only for a single, in-store beverage and cannot be redeemed for bottled drinks, pastry, retail merchandise (e.g., cups, bags, or souvenirs), coffee beans (whole or ground), or other non-designated items. • General terms and conditions apply. Please refer to the coupon.
Redemption Period	8 November 2026 to 7 November 2027
Reserve Price	500 RewardCash
Ceiling Price	22,000 RewardCash
Bid Increment	50 RewardCash

Item 002	Caltex fuels up your car for 365 days
Descriptions	• Caltex pre-paid card or fuel card, with a total pre-paid value of HK\$36,420, equivalent to approximately 1,000 litres of Caltex Platinum with Techron® gasoline
Redemption Period	8 November 2026 to 7 November 2027
Reserve Price	2,000 RewardCash
Ceiling Price	34,000 RewardCash
Bid Increment	100 RewardCash

Item 003	365 pieces CHI CHA San Chen HK\$50 Cash Voucher
Descriptions	- Physical cash voucher valid until 7 December 2027. - Valid for use at all Hong Kong outlets, excluding the airport store. - General terms and conditions apply. Please refer to the coupon.
Redemption Period	8 November 2026 to 7 December 2027
Reserve Price	500 RewardCash
Ceiling Price	18,000 RewardCash
Bid Increment	50 RewardCash

Item 004	365 pieces foodpanda HK\$50 voucher
Descriptions	- Redeem the voucher via foodpanda App within the redemption period. 1 foodpanda HK\$50 voucher will be given daily in 365 consecutive days via foodpanda App. - Each e-Coupon is valid for one day. - If you do not use the e-Coupon on that day, it will expire and be automatically removed.
Redemption Period	8 November 2026 to 30 November 2026
Reserve Price	500 RewardCash
Ceiling Price	18,000 RewardCash
Bid Increment	50 RewardCash

Item 005	12 set dining vouchers and 365 pieces HK\$100 discount coupons from KABU Group
Descriptions	- HK\$100 discount coupons will be given daily in 365 consecutive days and 1 set dining vouchers will be given monthly in 12 consecutive months via KABU PASS App, 12 set dining vouchers from different brands including but not limited to Gyu-Kaku, Gyu-Kaku Buffet, On-Yasai and so on: ✓ The Signature Yakiniku & Seafood Set For 2 ✓ Lv2 Yakiniku Advanced! All-you-can-eat For 2 ✓ Lv4 Yakiniku Master! All-you-can-eat For 2 ✓ Kabu Pass Member Set For 2 ✓ And more sets from different brands - If you do not use the HK\$100 discount coupon on that day, it will expire and be automatically removed. - If you do not use the set dining voucher on that month, it will expire and be automatically removed.
Redemption Period	1 December 2026 to 30 November 2027
Reserve Price	1,000 RewardCash
Ceiling Price	60,000 RewardCash
Bid Increment	50 RewardCash

Item 006	365 sets of McDonald's Extra Value Meal
Descriptions	• Redeem the item within the redemption period. • One redemption coupon in McDonald's App per day for 365 consecutive days to redeem an Extra Value Meal at McDonald's. • Each offer is valid for one day. • If you do not use the offer on that day, it will expire and be automatically removed. Please also refer to the Terms and Conditions in McDonald's App.
Redemption Period	8 November 2026 to 30 November 2026
Reserve Price	500 RewardCash
Ceiling Price	16,000 RewardCash
Bid Increment	50 RewardCash

Item 007	365 packs of Imperial Banquet Premium Thai Fragrant Rice 2kg
Descriptions	• 365 sets of eCoupon will be given via MoneyBack App. • You can redeem within 365 days from the date you receive the eCoupon at the App at any offline stores under PARKnSHOP in Hong Kong. • If you do not use the eCoupon, it will expire and be automatically removed.
Redemption Period	16 November 2026 to 15 November 2027
Reserve Price	500 RewardCash
Ceiling Price	14,000 RewardCash
Bid Increment	50 RewardCash

Item 008	365 pieces TamJai Yunnan Mixian coupon and 365 pieces TamJai SamGor Mixian coupon
Descriptions	• Each coupon is redeemable for one bowl of Signature Mala Soup Mixian with Chicken. • Valid until 31 December 2027. • General terms and conditions apply. Please refer to the coupon.
Redemption Period	8 November 2026 to 31 December 2027
Reserve Price	1,000 RewardCash
Ceiling Price	31,000 RewardCash
Bid Increment	50 RewardCash

Item 009	365 pieces of Tim Ho Wan Siu Mai coupon
Descriptions	• Physical coupon valid until 7 November 2027. • General terms and conditions apply. Please refer to the coupon.
Redemption Period	8 November 2026 to 7 November 2027

Reserve Price	500 RewardCash
Ceiling Price	14,000 RewardCash
Bid Increment	50 RewardCash

Note: The above value is expressed in terms of RewardCash ("RC"). "Descriptions" are for reference only. Upon successful redemption of the Auction Item onsite in accordance with Clause 5 below, the successful bidder will receive a confirmation letter which contains the terms and details of the respective Auction Item. Successful bidders must read the respective confirmation letter carefully to ensure they will be able to enjoy/use the Auction Items in accordance with the terms and details specified therein. The above Auction Items are also subject to the terms and conditions which may be stipulated by the merchant(s) from time to time (which shall prevail in case of inconsistencies with any other terms). We shall not be liable if a successful bidder fails to use/enjoy the Auction Item by not following the relevant terms and details provided to him/her by us or by the respective merchant.

How can you enjoy the offer

4. 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

5. We only accept RewardCash for bidding any Auction Item. The successful bidder is required to use RewardCash available under his/her Eligible Credit Card accounts and/or Programme Profile to redeem the Auction Item onsite at the final bidding price immediately after the relevant auction. The relevant RewardCash will be deducted upon redemption. Cash will not be accepted for settling any bid.. Cash will not be accepted for settling any bid.
6. Only Eligible Participants and Walk-in Participants may place bids in the Event. Companions of Eligible Participants and Walk-in Participants may not place bids. Each Auction Item will only have one successful bidder.
7. The auctioneer reserves the right to recognise any bids in the principle of quickest bidding board raising, which is subject to the auctioneer's reasonable discretion. Notwithstanding the descriptions on the Auction Items contained above or elsewhere, the auctioneer has discretion to vary bid increments and/or the relevant reserve price as he or she deems fit during the Event. In the event of any dispute during the bidding process, the decision of the auctioneer shall be final and conclusive. We shall have no liability whatsoever for any such decision made by the auctioneer.

8. Each successful bidder may only redeem one Auction Item during the Event.
9. No bids will be accepted after the hammer has fallen.
10. In the event that the successful bidder does not hold sufficient RewardCash or cannot fulfill the redemption requirement onsite upon the request of a representative from the Bank, the Bank has the sole rights to announce that the relevant transaction is void and the respective Auction Item may be reopened for bidding and/or subject to a subsequent auction at a time and in a manner as the Bank deems fit without prior notice.
11. Notwithstanding the above, if no one places any bid on a particular Auction Item, the auctioneer may announce that such Auction Item has been “passed” or “withdrawn”. The respective Auction Item may be subject to a subsequent auction at a time and in a manner as the Bank deems fit.
12. Any statement made by the auctioneer, event emcee, and event guests as to the conditions or value of an Auction Item is a statement of opinion only and every bidder should rely on his / her own judgment as to all matters relating to the Auction Item(s).
13. The successful bidder will be personally responsible for any and all additional costs incurred in relation to the redemption and the use of the Auction Items (including but not limited to the purchase of applicable insurance).
14. Subject to any applicable terms and conditions, once the redemption of an Auction Item has been processed, the redemption cannot be changed, cancelled or reversed.
15. The Auction Items are non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, the Auction Items must not be sold or given away and may become void if this condition is breached.
16. If any Auction Item offered is unavailable due to circumstances beyond the control of the Bank, the Bank reserves the right to substitute the Auction Item with one of similar or equivalent value, or recredit the relevant RewardCash to the successful bidder. The Bank shall not be responsible for any injuries, losses, expenses, inconvenience or costs incurred or suffered due to the delay, postponement or cancellation of any event and/or in connection with the redemption and the use of any Auction Item.
17. The Bank reserves the right to publish the names and photos of the successful bidders on Facebook and Instagram, or in other marketing or promotional materials. By joining the Event, the Eligible Participants and Walk-in Participants agree to the Bank’s use of his/her information above.
18. The Bank is not the supplier nor the seller of such Auction Items. Please check with the respective merchant for details. We accept no liability for the quality and merchantability of Auction Items provided by the respective merchant.
19. The Bank has the sole and absolute discretion in determining a person’s eligibility to redeem the Auction Items. If the Bank discovers at any time, whether after or during the Event, 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 and redeeming the Auction Items.

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. It is the successful bidder's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the use of any Auction Item, and the Bank shall have no responsibility in respect thereof.
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 the Event 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.

To borrow or not to borrow? Borrow only if you can repay!