



Terms and Conditions of HSBC Credit Card Spending Instalment Plan – ‘New-to-Spending-Instalment Customers Promotion’

When can you enjoy the offer

1. The Promotional Period for the offer is from 1 October 2026 to 31 December 2026 (the ‘Promotional Period’).

What is the offer

2. During the Promotional Period, New-to-Spending-Instalment Customer who successfully applies for and get approved for Spending Instalment Plan(s) with approved amount of HK\$3,000 or above and repayment period of 12 months or above using an Eligible Credit Card (the ‘Eligible Spending Instalment Plan’), can receive first 3 months handling fee rebate in the form of RewardCash. The total amount of RewardCash that may be earned under this offer is capped at \$400 RewardCash.

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 offer fulfilment period;
 - b. did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and ‘All-You-Can-Split’ Programme) between 1 October 2025 and 30 September 2026 (both dates inclusive); and
 - c. fulfill the requirements under Clause 2 above.

Read before you enjoy the offer

4. The offer cannot be exchanged for cash, other products, promotional offers, or discounts. The offer cannot be transferred or withdrawn as a cash advance.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled to for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation.
6. We will calculate the RewardCash based on the records we hold on the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record by 31 March 2027.
7. The total amount of RewardCash that may be earned during the entire Promotional Period will be rounded up to the nearest integer.
8. If you have more than one Eligible Credit Card under your name and with same amount of Eligible Spending Instalment Plan, the RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card



- c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
9. If any transaction where the RewardCash was awarded is subsequently reversed, we may deduct the 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 the Spending Instalment Plan, please read the relevant terms and conditions for details.
10. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
11. We reserve the right to amend these terms and conditions and to terminate the offer at any time. The latest details of the offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
12. 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 RewardCash or debit your credit card to take back any RewardCash you have enjoyed, or cancel your credit card.
13. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
14. 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.
15. These terms and conditions are subject to prevailing regulatory requirements.
16. Each of the Bank 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.
17. 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



18. **'Bank', '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 permitted assigns.
19. **'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.
20. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit card) 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.
21. **'Eligible Spending Instalment Plan'** means the Spending Instalment Plan(s) of an Eligible Credit Card, which is applied successfully with approved instalment amount equal to HK\$3,000 or above and repayment period of 12 months or above during the Promotional Period, but not include any 'All-You-Can-Split' Programme.
22. **'New-to-Spending-Instalment Customers'** refers to customer(s) who did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and 'All-You-Can-Split' Programme) between 1 October 2025 and 30 September 2026 (both dates inclusive).

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

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