Terms and Conditions for 2026 Red Hot FunFest – HSBC Life "The Pickleball Club" booth

When can you enjoy the offer

1. The promotional period for the offer is from 5 November 2026 to 8 November 2026 (both days inclusive) ("**Promotional Period**").

Event detail & location

2. The Pickleball Club ("**Booth**") refers to the booth & activities operated by HSBC & HSBC Life (International) Limited (incorporated in Bermuda with limited liability) ("**HSBC Life**") alongside Red Hot FunFest (**"Event"**) at 1/F Atrium, Hysan Place in Causeway Bay, Hong Kong from 5 to 8 November 2026.

What is the offer

3. During the Promotional Period, eligible HSBC Life customers may register one 25-minute session free of charge for the Booth at the Event. Other eligible HSBC customers may redeem **three** "Red Hot FunFest Experience Voucher" (**"Vouchers"**) through Reward+ by using 30 RewardCash. At the Event, you can use the Vouchers to register one 25-minute session for the Booth.

   Each customer can register for the session only once in the Booth.

How can HSBC Life customers enjoy the offer

4. You may enjoy the offer if you:
   a. are an existing HSBC Life in-forced policyholder throughout the Promotional Period and on the day of the Event; and
   b. have registered for HSBC personal internet banking; and
   c. have successfully installed the HSBC HK app and be able to view policy information of your existing policy issued by HSBC Life.

How can other HSBC customers enjoy the offer

5. You may enjoy the offer if you:
   d. hold an Eligible Credit Card and your credit card account is valid and in good standing throughout the Promotional Period and on the day of the Event; and
   e. have downloaded Reward+ and logged on; and
   f. have registered for HSBC personal internet banking.

   For details, please visit hsbc.com.hk/creditcard or Reward+.

For other HSBC customers, read before you enjoy the offer

6. Participants must first check the availability of the Booth sessions at the event venue before redeeming the Vouchers through Reward+. After successfully redeeming the Vouchers, the

Vouchers will be automatically displayed as QR codes in your Reward+ account. If a participant is unable to book a session in the Booth after redeeming the Vouchers, we will arrange one each of the following activities or other activities as we determine from time to time as an alternative experience:

- Pitch for Riches
- “Hit It Big" Gacha
- PowerPickle Challenge

General terms of the Booth

7. By registering for and (if applicable) participating in the Booth sessions, you agree to be bound by these Terms and Conditions and any other terms issued by HSBC and/or HSBC Life in relation to the Event and the Booth.

8. The Vouchers and Booth session cannot be sold, cancelled, transferred, exchanged for cash or refund.

9. Booth session is available on a first-come, first-served basis while stocks last.

10. An eligible HSBC Life customer or eligible HSBC customer may bring up to 7 other participants to join the registered Booth session (“**Other Participants**”). The number of Other Participants must be confirmed at the time of registration and cannot be altered or increased. By registration, the eligible HSBC Life customer or eligible HSBC customer also confirms acceptance to and adherence of the Terms and Conditions on behalf of the Other Participants. If any Other Participants are under the age of 18 (“Minor"), the eligible HSBC Life customer or eligible HSBC customer confirms that he/she is the Minor’s parent or legal guardian (or otherwise have legal authority to act for the Minor) and the Terms and Conditions are accepted for and will be adhered to by the Minor in such capacity. If you do not have authority to act on behalf of the Minor, you must not proceed. Each session can accommodate up to 8 participants, aged 12 or above at the date of the relevant Booth session. Participants are advised to dress in comfortable athletic attire.

11. Participants may be required to present registration ticket and other information as required by HSBC and/or HSBC Life for admission to the relevant booked Booth sessions. The registration ticket will not be replaced or reissued if lost, damaged or expired.

12. There will be no temporary storage facilities at the venue. Participants are kindly advised to safeguard their personal belongings and it is recommended that valuables should be carried at all times. HSBC and HSBC Life, the venue owner and the Booth organiser (collectively the “**Organiser**”) are not liable for any damage or loss.

13. The athletic equipment provided on-site is exclusively for use within specified sessions and participants must use them in accordance with the instructions of the staff at the Booth, and the terms and conditions of the Organiser. No unauthorised use is permitted.

14. Participants must ensure their physical fitness for this Booth and confirm that there are no health or medical problems / illnesses, physical defects and mental disabilities that could pose any risks to health in relation to the participation in this Booth.

15. You understand that if you have doubts about your physical condition, you should consult independent medical practitioner before participating in the Booth.

16. Participants are required to take care of their own safety and that of Other Participants at all times.

17. Participating in the Booth is voluntary, participants shall understand that despite all reasonable measures taken by the Organiser to ensure the safety of the Booth, potential risks and hazards that cannot be reasonably foreseen may occur. Participants consent to assume all risks and responsibilities in relation to participation in the Booth. Claims for personal injuries, accidents, death or losses of any kind arising from the Booth or other causes shall not be held liable from The Bank or HSBC Life.

18. We and HSBC Life have the rights to reschedule, change the details of, cancel, or postpone the Event and/or the Booth without prior notice.

19. The Bank and HSBC Life have the sole and absolute discretion in determining a person's eligibility to join the Event and/or the Booth. If the Bank and/or HSBC Life discover at any time, whether after or during the Promotional Period, that any person has failed to comply with these Terms and Conditions, or if the Bank and/or HSBC Life considers appropriate at its sole and absolute discretion, the Bank and HSBC Life are entitled to disqualify or exclude the person from participating in the Event at any time.

20. The Bank and HSBC Life further reserve the right to exclude any person who violates 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 from the Event and the Booth at any time.

21. The terms and conditions of the Eligible Credit Card, each prize, RewardCash Programme and Reward+ will apply.

22. We and HSBC LIfe have the rights 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.

23. In case of dispute arising out of this promotion, the Bank and HSBC Life's decision shall be final and conclusive.

24. Each of HSBC, HSBC Life and you submits to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these terms and conditions may be enforced in the courts of any competent jurisdiction.

25. These terms and conditions are subject to prevailing regulatory requirements.

26. No person other than you, HSBC and HSBC Lifewhich 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"). 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

28. **"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.

29. **"Reward+"** refers to the HSBC HK Reward+ mobile application.

30. **"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 assigns.

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

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Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (Incorporated in Bermuda with limited liability).