Terms and Conditions for 2026 Red Hot FunFest Experience Voucher

When can you enjoy the offer

1. The promotional period for the offer is from 11:45am, 5 November to 8:30pm, 8 November 2026 ("**Promotional Period**").

Event detail & location

2. Event Experiences **("Experience")** refers to the booths operated by HSBC during Red Hot FunFest (**"Event"**) at designated locations along Kai Chiu Road, Pak Sha Road and Yun Ping Road in Causeway Bay, Hong Kong on 7 and 8 November 2026.

What is the offer

3. During the Promotional Period, you may redeem one Experience Voucher (**"Voucher"**) through Reward+ by using $10 RewardCash. At the Event, you may use the Voucher to participate in one designated Experience from the following:
   - Pitch for Riches; or
   - "Hit It Big" Gacha; or
   - PowerPickle Challenge

   Each Voucher may be used once only to participate in one designated Experience. A separate Voucher is required for each additional participation.

   Prizes will be awarded upon successful completion of the applicable requirements for the relevant Experience. For details of the requirements and prizes, please visit hsbc.com.hk/creditcard, Reward+ or promotional materials at the Experience booths.

   The Experience Voucher may also be used to participate in "The Pickleball Club", operating at 1/F Atrium, Hysan Place in Causeway Bay, Hong Kong from 5 November to 8 November 2026. For details, please refer to the Terms and Conditions for 2026 Red Hot FunFest – HSBC Life "The Pickleball Club" booth.

How can you enjoy the offer

4. You may enjoy the offer if you:
   a. 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
   b. have downloaded Reward+ and logged on; and
   c. have registered for HSBC personal internet banking.

Read before you enjoy the offer

5. After successfully redeeming the Voucher, the Voucher will be automatically displayed as a QR code in your Reward+ account and it will be scanned at the Experience booth for verification.

Successfully redeeming the Voucher does not guarantee participation in the designated Experience or receipt of any prize.

6. The Voucher is only valid for participating in the designated Experience during the Promotional Period, and has no value or function outside the Promotional Period. The Voucher, designated Experience participation and any prizes awarded may not be sold, cancelled, transferred,exchanged for cash and are non-refundable.

7. Photos and information of the prizes are for reference only. Designated Experience participation and prizes are available on a first-come, first-served basis while stocks last. The Bank reserves the right to substitute other products at any time without prior notice.

8. We have the right to reschedule, change the details of, cancel, or postpone the Event or desginated Experiences without prior notice.

9. The Bank has the sole and absolute discretion in determining a person's eligibility to join the Event. 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.

10. The Bank further reserves the right to exclude any person who violates these terms and conditions, tampers with the offer, engages in abusive, deceitful or fraudulent behavior in relation to the offer or makes false representations or statements or violates applicable law or regulations from the Event at any time. If a person is excluded, the relevant prizes may be subsequently reclaimed by the Bank.

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

12. 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.

13. In case of dispute arising out of this promotion, our decision shall be final and conclusive.

14. Each of us 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.

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

16. 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.

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. **"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.

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

20. **"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 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