Terms and Conditions for 2026 Red Hot FunFest Red Hot Chef Dining Gala

When can you enjoy the offer

1. The promotional period for the offer is from 7 November to 8 November 2026 (both days inclusive) ("**Promotional Period**").

Event detail & location

2. Red Hot Chef Dining Gala **("Food Stalls")** refers to the food stalls operated by participating restaurants during Red Hot FunFest (**"Event"**) at designated locations along Yun Ping Road in Causeway Bay, Hong Kong on 7 and 8 November 2026.

What is the offer

3. During the Promotional Period, you can enjoy designated discount when you purchase the dishes with an **Eligible Credit or Debit Card** at the Food Stalls.
   In addition to Eligible Credit or Debit Cards, the Food Stalls will only accept PayMe or Octopus payments. PayMe or Octopus payments are charged at the original price.

   Please refer to the content of our promotional materials for details.

How can you enjoy the offer

4. You can enjoy the offer if you:
   a. hold an Eligible Credit or Debit Card and your HSBC bank account is valid and in good standing throughout the Promotional Period and on the day of the Event; and
   b. pay with an Eligible Credit or Debit Card for any **Eligible Transactions** at the Food Stalls during the Promotional Period.

Read before you enjoy the offer

5. Once purchased, dishes are non-refundable, non-exchangeable, and non-transferable.

6. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.

7. You cannot:
   a. exchange the offer for cash, other products, services or discounts or transfer the offer; and

b. use the offer together with any other offer (unless otherwise specified).

8. We accept no liability in respect of the quality of the goods and services provided by the Food Stalls or any additional offers/discounts which the Food Stalls may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Food Stalls.

9. Photos and information of the dishes are for reference only. Dishes are limited in quantity, available on a first-come, first-served basis while stocks last. The Bank and the Food Stalls reserve the right to substitute other products at any time without prior notice.

10. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Food Stalls. We and the Food Stalls can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.

11. In case of disputes arising out of this promotion, the decision of the Food Stalls and us shall be final and conclusive.

12. The terms and conditions of the Eligible Credit or Debit Card and PayMe will apply.

13. Each of us, Food Stalls and you submit 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.

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

15. No person other than you, Food Stalls 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.

16. 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

17. **'Eligible Credit or Debit 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) or HSBC Mastercard® debit cards issued by HSBC (includes its successors and assigns).

18. **‘Eligible Transactions’** are purchases of dishes made in Hong Kong dollars by paying with an Eligible Credit or Debit Card at the Food Stalls during the Promotional Period. All payments made via e-wallets and unposted/cancelled/refunded transactions will not be qualified as Eligible Transactions for this promotion.

19. **‘HSBC‘**, **‘we’, ‘us’, ‘Bank’** 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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