Terms and Conditions for 2026 Red Hot FunFest – HSBC Life PowerPickle Challenge

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. PowerPickle Challenge **("Experience")** refers to the batting game during HSBC Red Hot FunFest (**"Event"**) at designated location along Pak Sha Road in Causeway Bay, Hong Kong on 7 and 8 November 2026.

What is the offer

3. These terms and conditions shall be read and construed in conjunction with the "Terms and Conditions for 2026 Red Hot FunFest Experience Voucher". Unless otherwise expressly defined herein, terms defined in the "Terms and Conditions for 2026 Red Hot FunFest Experience Voucher" shall have the same meaning whenever used in these terms and conditions.

4. During the Promotional Period, you may use one Voucher to participate once in the Experience at the Experience booth at the Event.

   Five "PowerPickle Challenge" Batting Opportunities **("Batting Opportunities")** will be provided per Voucher. To qualify for a prize, you must aim at the designated target area and hit the ball with the bat at the Experience booth. The highest score achieved in a single attempt out of the five Batting Opportunities will be recorded as your final score. The prize awarded will depend on the different score tiers.

   Each Batting Opportunity is limited to one ball only. All bat and game balls, whether used or unused, will be collected immediately after the Experience participation.

   For details of the requirements and prizes, please visit hsbc.com.hk/creditcard, Reward+ or promotional materials at the Experience booth.

How can you enjoy the offer

5. You may enjoy the offer if you:
   a. Successfully complete the Experience requirements

Read before you enjoy the offer

6. You must queue again to participate again.

7. The instructions of booth helpers must be strictly followed, include but not limited to Voucher verification, accompany during participation and queue management.

8. The Batting Opportunities are only valid for participating in the Experience during the Promotional Period, and have no value or function outside the promotional period. The Batting Opportunities, Experience participation and any prizes awarded may not be sold, cancelled, transferred, exchanged for cash and are non-refundable.

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

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

11. The Bank and HSBC Life have the sole and absolute discretion in determining a person's eligibility to join the Event. If the Bank and 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, the Bank and HSBC Life are entitled to disqualify the person from participating in the Event.

12. 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, 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 and HSBC Life.

13. The terms and conditions of the each prize and Reward+ will apply.

14. 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.

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

16. 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.

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

18. No person other than you, HSBC and HSBC Life 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.

19. 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

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

21. **"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.

22. "**HSBC Life**" means HSBC Life (International) Limited, a company incorporated in Bermuda with limited liability and includes its successors and assigns.

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