Terms and Conditions for Red Hot Online Spending Special

When can you enjoy the offer

1. Unless otherwise specified, the promotional period is from 1 November 2026 to 31 December 2026 (both dates inclusive).

What is the offer

2. During the specific promotional period, you can enjoy designated instant discount or rebate offers at **Participating Merchants** when you spend with your **Eligible Credit Card**.

How can you enjoy the offer

3. During the specific promotional period, you can enjoy the offer if you:
   a. hold an Eligible Credit Card and your credit card account is valid and in good standing;
   b. pay with an Eligible Credit Card at the Participating Merchants for any **Eligible Transactions**; and
   c. enter respective promotional code before checkout (if applicable). For promotional code details, please visit **our** website at www.hsbc.com.hk/creditcard or via the mobile application **HSBC Reward+**.

Read before you enjoy the offer

4. You cannot:
   a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
   b. unless otherwise specified, use the offer in conjunction with any other discounts, promotional offers, coupons, cash coupons or VIP card benefits.

5. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.

6. The offers are subject to limited quotas and available on a first-come-first-served basis whilst stocks last. The offers are only applicable at designated outlets (if applicable).

7. **We** will calculate the spending rebate based on the records we hold on the Eligible Transactions. If you qualify for the offer, we will credit the spending rebate to your Eligible Credit Card account by 28 February 2027.

8. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, official payment records and/or further documents or evidence for inspection and we may keep them.

9. All products, services, and information related to the promotion are directly sold and supplied by the Participating Merchants who are solely responsible for all related obligations and liabilities. We accept no liability in respect of the quality of goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer.

10. The terms and conditions of the Eligible Credit Card will apply.

11. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants can change or cancel the offers or amend the terms and conditions. Please check the relevant website or communication materials for the latest details, availability and terms and conditions of the offer.

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 debit your credit card to take back any offer you have enjoyed, or cancel your credit card.

13. In case of disputes arising out of this promotion, the decision of the Participating Merchants and **us** shall be final and conclusive.

14. No person other than you, the Participating Merchant 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 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.

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

17. Each of the **Bank**, the Participating Merchant 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.

What these terms mean

18. '**Participating Merchants**' refer to adidas, Amazon.com, JD.com, Taobao, Trip.com, and YOHO.

19. **'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). Selected offers are only available to designated Eligible Credit Cards, please refer to the specific eligibility criteria of each offer for further details.

20. **'Eligible Transactions'** refer to any purchases made in Hong Kong dollars with an Eligible Credit Card with specific spending requirement at the Participating Merchants during the promotional period and posted on our system during the promotional period. Selected offers are required to settle in designated transaction currency. For offer details, please visit our website at www.hsbc.com.hk/creditcard or via the mobile application HSBC Reward+ or contact Participating Merchants.

21. **'Reward+'** refers to the HSBC HK Reward+ mobile application.

22. **"Bank", "we", "us", "our"** and **"HSBC"** 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