Terms and Conditions for Red Hot Shopping Special – Xiaomi

When can you enjoy the offer

1. The promotional period is from 14 November to 13 December 2026.

What is the offer

2. During promotional period, you can use your **Eligible Credit Card** to make **Eligible Transactions** at the **Designated Merchant** to enjoy:

   Offer 1: Up to HK$550 instant discount on Eligible Transactions

Single **Net Spending Amount** (Instant discount can only be enjoyed once per spending tier)	Instant Discount (One-off payment)	Instant Discount (**Merchant Instalment** Payment)
HK$4,000 - HK$6,999	HK$100	HK$150
HK$7,000 or above	HK$300	HK$400

How can you enjoy the offer

3. You can enjoy the offer if you:
   a. hold an Eligible Credit Card and your credit card account is valid and in good standing during promotional period;
   b. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during promotional period; and
   c. to enjoy the Offer, Designated Merchant may ask you to present proof of identity for verification. Any collection of such personal data will be in accordance with the Designated Merchant's terms and conditions. **We** accept no liability in respect of the Designated Merchant's collection of the personal data.

Read before you enjoy the offer

4. Offers are only applicable to Designated Merchant point of sales.

5. Each cardholder can enjoy the instant discount from each Eligible Transaction and each spending tier once during promotional period. The Eligible Transaction may not be taken into account, if the prior Eligible Transaction had been cancelled or refunded.

6. Quota applies while stock lasts, please check the details with the staff.

7. Except where a redeemed discount is refunded upon the return and refund of the relevant products, all the redeemed discounts cannot be cancelled, altered, refunded or exchanged for cash under any conditions once they are issued.

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

9. Primary Cardholders and additional Cardholders under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the offers using the Eligible Credit Cards under their respective names.

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

11. These terms and conditions and other terms and conditions of the Eligible Credit Card, Interest-free Merchant Instalment Plan, RewardCash Programme, Reward+ and all other applicable prevailing promotions offered by us will continue to apply. We and the Designated Merchant reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website or check with the staffs of Designated Merchant for the latest details, availability and terms and conditions of the offer.

12. If we or the Designated Merchant believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.

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

14. No person other than you and us 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 we 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. **'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 **HSBC**, unless otherwise specified.

19. **'Eligible Transactions'** are purchases made in Hong Kong Dollars with an Eligible Credit Card (including Apple Pay, Google Pay™) at the Designated Merchant during promotional period. WeChat Pay, Alipay and PayMe are not eligible for this promotion.

20. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers and gift cards.

21. **'Merchant Instalment'** is a payment technology that enables Credit Cardholders to convert qualifying purchases at Participating Merchant into smaller monthly payments at checkout. Participating Merchant might provide various repayment tenors and may require minimum transaction amount or purchase of selected products when paying by Merchant Instalment. Please check with the Participating Merchant directly for more details.

22. **'Designated Merchant'** means Merchant Outlet location designated by Xiaomi.

23. **'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.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.
Google Pay is a trademark of Google LLC.
Samsung Pay is a registered trademark of Samsung Electronics Co.,Ltd.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

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