Terms and Conditions for Red Hot Online Tax Payment Rewards

When can you enjoy the offer

1. The promotional period for the offer is from 20 November 2026 to 28 February 2027.

What is the offer

2. During the promotional period, use an Eligible Credit Card to (i) make Eligible Transactions with a total Net Spending Amount of HK$15,000 or above, and (ii) accumulate Eligible Tax Payments, you can enjoy:
    a. Offer 1:

	Extra RewardCash	
Accumulated Eligible Tax Payment Amounts	Pay Tax with Eligible EveryMile Credit Card	Pay Tax with Other Eligible Credit Card
HK$30,000 - HK$49,999	$50	$50
HK$50,000 - HK$74,999	$100	$100
HK$75,000 - HK$99,999	$120	$150
HK$100,000 - HK$199,999	$240	$300
HK$200,000 or above	$320	$400

You can enjoy this offer once.

    b. Offer 2: Visa Credit Card Top-up Offer

	Additional RewardCash	
Accumulated Eligible Tax Payment Amounts	Pay Tax with Eligible EveryMile Credit Card	Pay Tax with Other Eligible Visa Credit Card (including HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Visa Platinum Card, HSBC green credit card and HSBC Visa Card)
HK$300,000 or above	$240	$300

You can enjoy this offer once.

3. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions and Eligible Tax Payments across the various Eligible Credit Cards in calculating the extra RewardCash.

4. If you use more than one Eligible Credit Card to make Eligible Tax Payment transactions, the applicable cap on the extra RewardCash for the Eligible Credit Card with the largest Eligible Tax Payment amount will be used as the cap on the extra RewardCash you may earn.

How can you enjoy the offer

5. 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 the promotional period and the offer fulfilment period; and
    b. have successfully completed the Registration before conducting Eligible Transactions and Eligible Tax Payments during the promotional period.

Read before you enjoy the offer

6. You must make a Registration before making any relevant transactions. Any Eligible Transactions and Eligible Tax Payments made before Registration will not be counted. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.

7. We will calculate the extra RewardCash based on the records we hold in the Registration, the Eligible Transactions and the Eligible Tax Payments. If you qualify for the offer, we will credit the total RewardCash to your Eligible Credit Card account with the largest Eligible Tax Payment amount maintained in our record by 31 May 2027.

8. If you have more than one Eligible Credit Card under your name and with the same Eligible Tax Payment amount, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
    a. HSBC Privé
    b. HSBC Premier Mastercard® Credit Card
    c. HSBC Visa Signature Card
    d. HSBC Red Credit Card
    e. HSBC easy Credit Card / Visa Platinum Credit Card
    f. HSBC EveryMile Credit Card
    g. HSBC Visa Gold Card
    h. HSBC Mastercard Gold Card
    i. HSBC Visa Classic Card
    j. HSBC Mastercard Classic Card

k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
l. HSBC UnionPay Dual Currency Credit Card
m. HSBC Visa Green Card

9. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.

10. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.

11. If any transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.

12. If you make an Eligible Transaction in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

13. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.

14. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

15. 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, records, and/or further evidence for inspection and we may keep them.

16. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.

17. We can change or cancel the offer or amend the terms and conditions, upon due notice.

18. 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 deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.

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

20. 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.

21. 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.

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

23. 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

24. **'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. 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.

25. **'Eligible Tax Payment'** means the tax payment to the Inland Revenue Department in Hong Kong made with an Eligible Credit Card via HSBC HK Mobile Banking app and/or HSBC HK Online Banking during the promotional period.

26. **'Eligible Transactions'** mean any **'Eligible Local Transactions'** or **'Eligible Overseas Transactions'** which are eligible for this promotion and conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period.

    'Eligible Local Transactions' are transactions made in Hong Kong dollars at local merchants in Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay.

    'Eligible Overseas Transactions' are transactions (i) with original sales slip or official payment record conducted outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay; and (ii) in any currency except (a) Hong Kong Dollars, and (b) Renminbi ('RMB') paid with UnionPay Dual Currency credit cards (applicable to RMB sub-account). The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

    These are not Eligible Transactions:

    a. Tax payments;
    b. Finance and bank charges: annual fees, finance charges, late charges;
    c. Other transactions:
        i. mail, fax and telephone orders;
        ii. bill payments settled via the HSBC HK App and/or HSBC Online

Banking;

iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
iv. transactions (including top-up transactions) made via e-wallets;
v. Octopus Automatic Add Value Service transactions;
vi. redemption transactions under RewardCash e-shop and other programmes;
vii. cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
viii. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Credit Card Interest-free Instalment Plan for purchases at local merchants, Spending Instalment Plan and other instalment plans;
ix. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
x. transactions at financial institutions (including purchase of merchandise and services from banks);
xi. wire transfers;
xii. betting and gambling transactions;
xiii. autopay and recurring transactions;
xiv. all unposted/cancelled/refunded transactions.

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

28. **'Registration'** means the successful registration of an Eligible Credit Card on or before 28 February 2027. You can register via the mobile application HSBC HK Reward+.

29. **'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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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