Terms and Conditions for Red Hot Winter Rewards – Local and Overseas Spending 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, you can enjoy:

   a. Basic offer:
      i. an extra 3% RewardCash rebate on the **Eligible Local Dining Transactions** and **Eligible Overseas Transactions** made at physical outlets upon conducting **Eligible Transactions** with a total **Net Spending Amount** of HK$15,000 or above with your **Eligible Credit Card**. You can receive up to an extra $150 RewardCash for this offer; or
      ii. an extra 5% RewardCash rebate on the Eligible Local Dining Transactions and Eligible Overseas Transactions made at physical outlets upon conducting Eligible Transactions with a total Net Spending Amount of HK$30,000 or above with your Eligible Credit Card. You can receive up to an extra $300 RewardCash for this offer.

   b. Visa credit card top-up offer: enjoy an additional $500 RewardCash upon conducting Eligible Transactions with a total Net Spending Amount of HK$58,000 or above with your **Eligible Visa Credit Cards** (including HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Visa Platinum Card, HSBC green credit card and HSBC Visa Card).

      Under the basic offer and Visa credit card top-up offer, you may earn up to an extra $800 RewardCash in total.

   c. Lucky draw offer: receive one lucky draw entry for each Eligible Transaction with a single Net Spending Amount of HK$250 or above conducted with your Eligible Credit Card for a chance to win the following lucky draw prizes (the '**Prizes**'):
      i. Grand prize: 5-Day/4-Night Singapore Stay with One-Day Car Racing Event Pass for 2 (2 winners)
      ii. Second prize: Mandarin Oriental HK$10,000 e-Gift Card (2 winners)
      iii. Third prize: Mandarin Oriental HK$5,000 e-Gift Card (1 winner)

There is no limit for the entry to the lucky draw, while you may only win a maximum of one Prize under the lucky draw offer. Winners of the lucky draw offer will be drawn randomly by computer from all valid entries after the end of the promotional period and on or before 31 May 2027.

Please see 'What these terms mean' below for the full definitions of Eligible Transactions, Eligible Local Dining Transactions and Eligible Overseas Transactions.

3. The grand prize of the lucky draw offer comprises a travel package for two persons in Singapore in October 2027 (the '**Travel Package**'), including:
   a. A one-day VIP experience to a car racing event;
   b. A five-day, four-night hotel stay in Singapore, based on double occupancy and including breakfast;
   c. Local ground transportation between the hotel and the event venue;
   d. A one-day city tour; and
   e. A Visa branded gift package.

   Air tickets to and from Singapore are not included in the Travel Package. The winning Eligible Credit Cardholder must be one of the travellers under the Travel Package.

How can you enjoy the offer

4. 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;
   b. have downloaded **Reward+** and registered for HSBC Personal Internet Banking;
   c. have successfully completed the **Registration** before conducting the Eligible Transactions during the promotional period; and
   d. pay with an Eligible Credit Card for any relevant transactions and fulfil the respective requirements during the promotional period.

Read before you enjoy the offer

5. You must make a Registration before making any relevant transactions. Any Eligible Transactions 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, the calculation of the extra RewardCash, and/or the Prizes.

6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra RewardCash and/or the lucky draw entries.

7. We will calculate the extra RewardCash and/or the lucky draw entries based on the records we hold on the Registration and the Eligible Transactions.

   If you qualify for the extra RewardCash, we will credit the extra RewardCash to your Eligible Credit Card account with the largest Net Spending Amount of Eligible Transactions maintained in our record on or before 31 May 2027.

   If you qualify for the Travel Package, we will contact you through your email address against our record for the subsequent arrangements on or before 31 May 2027. Visa, the supplier of the Travel Package, will receive the winner's full name and email address, and contact the winners regarding the fulfillment of the Travel Package by sending email to the winners from email 'visamarketingoffer@visa.com' on or before 31 August 2027.

   If you qualify for the second or third prizes under the lucky draw offer, we will credit the respective prizes in e-Coupon format to your Reward+ account on or before 31 May 2027. The e-Coupon will be available under the 'My e-Coupons' section under 'Account' on Reward+.

   The lucky draw results will be announced via Reward+ on 31 May 2027.

8. Each winner of the Travel Package must redeem their Prize according to the instructions in Visa's email, including but not limited to returning the signed acceptance letter to Visa via email and promptly reviewing and following any subsequent email updates . Failure to follow these instructions will result in forfeiture of the Prize.

9. Each of the primary cardholder and additional cardholders (with individual Registration) under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. 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 total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.

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

12. The Travel Package winners will be personally responsible for any and all additional costs incurred due to the acceptance and use of the Travel Package (including but not limited to the purchase of air tickets and applicable insurance).

13. Subject to any applicable terms and conditions, once the redemption of a Prize has been processed, the redemption cannot be changed, cancelled or reversed.

14. The Prizes are not replaceable in the event of any loss or damages.

15. We are not the supplier nor the seller of the Prizes. Use of the Prizes may be subject to the suppliers' terms and conditions applicable thereto. We are not responsible for and shall have no liability in respect of the quality and merchantability of goods and services provided by the suppliers of the Prizes.

16. The second and third prizes of the lucky draw offer are offered by **Selected Merchant**. Use of the relevant e-Coupons is subject to the terms and conditions stipulated by the Selected Merchant. You must accept the terms and conditions applicable to the e-Coupons as listed by the Selected Merchant when you redeem the e-Coupons. The transactions made with e-Coupons are non-cancellable and non-refundable, either partially or in full. All associated photos, product information and descriptions are provided by the Selected Merchant and are for reference only. We accept no liability in respect of the quality of the goods and services provided by the Selected Merchant or any additional offers/discounts which they may or may not offer.

17. The Prizes are non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, the Prizes must not be sold or given away and may become void if this condition is breached.

18. If the Prizes offered are unavailable due to circumstances beyond the control of us, we reserve the rights to substitute the Prizes with one of similar or equivalent value at other merchant(s). We shall not be responsible for any injuries, damages, losses, expenses, inconvenience, claims, costs or proceedings incurred or suffered by you:

    a. as a result of your participation of the promotion; and/or
    b. due to the delay, postponement or cancellation of any event; and/or
    c. in connection with the redemption and the use of the Prizes.

19. Your personal information in our record and your Eligible Credit Card account must be valid and up-to-date during the promotional period and at the time of fulfilment in order to be entitled for the Prizes.

20. If any transaction where the extra RewardCash or Prize was awarded is subsequently reversed, we may deduct the extra RewardCash and/or the value of the Prize you have enjoyed from the Eligible Credit Card account and/or cancel the Prize entitlement without notice to you.

21. 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.

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

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

24. 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.

25. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+, e-Coupons Check Out and all other applicable prevailing promotions offered by us will apply.

26. We can change or cancel the offer or amend the terms and conditions. Please check Reward+ for the latest details, availability and terms and conditions of the offer.

27. 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 and/ or the equivalent value of the Prize you have enjoyed from your credit card, or cancel your credit card.

28. It is the winners' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Prizes, and we shall have no responsibility in respect thereof.

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

30. No person other than you 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.

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

32. 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.

33. 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

34. **'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. HSBC EveryMile Credit Card is not eligible for this promotion.

35. **'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. Finance and bank charges: annual fees, finance charges, late charges;
    b. Specific merchant-related transactions:
        i. all transactions made at SOGO Hong Kong Company Limited in Hong Kong and its online shop (sogo.com.hk) between 20 November 2026 and 3 January 2027; and
        ii. all transactions made at any shops of Broadway Photo Supply Ltd in Hong Kong and Broadway's online shop (broadwaylifestyle.com) between 1 December 2026 and 28 February 2027; and
        iii. all transactions made at any outlets of Mannings, Mannings Plus and Mannings Baby, Mannings Online Store (mannings.com.hk) and GNC Stores in Hong Kong between 1 December 2026 and 28 February 2027;
    c. Other transactions:
        i. mail, fax and telephone orders;
        ii. bill payments settled via 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 services 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. tax payments;
xiv. autopay and recurring transactions;
xv. all unposted/cancelled/refunded transactions.

36. **'Eligible Local Dining Transactions'** are transactions made in Hong Kong dollars and conducted with an Eligible Credit Card at dining outlets in Hong Kong which are classified as restaurants or dining merchants according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay, and according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay during the promotional period and posted on our system during the offer fulfilment period. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses will not qualify as 'Eligible Local Dining Transactions'.

37. **'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.

38. **'Selected Merchant'** means Mandarin Oriental Hotel Group.

39. **'Reward+'** means HSBC Reward+ mobile application.

40. **'Registration'** means the successful registration of an Eligible Credit Card on Reward+.

41. **'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

Reference number: Y26-U8-CAMH0106