



Terms and Conditions for HSBC UnionPay Dual Currency Credit Card Exclusive Spending Programme

When can you enjoy the offer

1. The promotional period for the offer is from 1 October to 31 December 2023.

What is the offer

2. During the promotional period, use your HSBC UnionPay Dual Currency credit cards (Eligible Credit Card) to make Eligible Transactions upon accumulating a Net Spending Amount of HK\$5,000 in Mainland China or Macau physically to enjoy:

Offer 1: Extra 6% rebate on Eligible Transactions that are made via mobile payment or QR code payment

Offer 2: Extra 3% rebate for other Eligible Transactions

The maximum rebate you can earn for the entire promotional period is \$500 RewardCash.

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 the promotional period and the offer fulfilment period; and
 - b. have successfully completed the Registration during the promotional period; and
 - c. pay with an Eligible Credit Card for Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. You can make a Registration before or after making any relevant transactions. 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.
5. 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.
6. We will calculate the extra RewardCash based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record by 31 March 2024.
7. 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.

8. The total amount of extra RewardCash under this promotion will be rounded up to the nearest integer.
9. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
10. 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.
11. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
12. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
13. 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.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
15. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
16. 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.
17. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
18. We write the terms and conditions of the offer under Hong Kong laws. 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

19. **'Eligible Credit Card'** means any personal primary, combined additional, or separate additional HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). 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.
20. **'Eligible Transactions'** are transactions with original sales slip or official payment record that are (i) conducted with an Eligible Credit Card at China or Macau physically during the promotional period and posted on our system during the offer fulfilment period; and (ii) in Renminbi ('RMB') and/or Macau Pataca. The transaction amount in Macau Pataca will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement; while Renminbi transactions are posted in RMB in the credit card statement under RMB sub-account of Eligible Credit Card, and every RMB1 are considered as HK\$1 in this promotion. These are not Eligible Transactions:
 - Online transactions;
 - Finance and bank charges: annual fees, finance charges, late charges;

- Other transactions:
 - mail, fax and telephone orders;
 - transactions settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transaction (including top-up transaction) made via e-wallets;
 - Octopus automatic add-value transactions;
 - redemption transactions under 'RewardCash e-shop' and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - the whole transaction amount of Interest-free Merchant Instalment Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan or other instalment plans;
 - transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

21. **'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.

22. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+ or via our website at www.hsbc.com.hk/creditcard.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited