



Terms and conditions

1. Cardholders must register via <https://link.cosmart.hk/HSBC2024> with the promotion code 'HSBC2024' in order to receive extra 4,000 points (equivalent to HK\$200 privileges) as a reward. No points will be reissued if registration is completed without entering the promotion code.
2. The offer valid period starts from 1 January 2024 00:00 till 31 December 2024 23:59.
3. For more details about points usage, please refer to <https://www.cosmart.hk/tnc>.
4. South China Morning Post Publishers Limited reserves the right to cancel, revise and terminate the offer, and to change the Terms and Conditions of the offer without prior notice.
5. In case of any disputes, South China Morning Post Publishers Limited reserves the right of all final decisions.

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

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