

## **Terms and conditions**

- 1. The offer is valid for booking and purchase between 1 January and 31 December 2024, both dates inclusive.
- 2. The offer is valid for Emirates Business Saver, Business Flex and Business Flex Plus.
- The offer is valid for return journeys for departure from Hong Kong to the destinations operated and designated by Emirates only in Bangkok, Dubai and Europe during the travel period between 1 January 2024 and 30 September 2025.
- 4. The offer is only applicable to Hong Kong issued HSBC credit card holders.
- 5. The discount is only valid at the time of purchase at emirates.hk with promotion code 'HKHSBCY'. Payment must be made online immediately after booking is made, and must be settled by HSBC credit cards issued in Hong Kong. Retroactive claim is not permitted. Not applicable to any other ad hoc promotional fare offer and no exchange for cash.
- 6. The discount is not applicable to the tax, surcharge or other additional charges (Taxes and Surcharges). Cardholders are required to make full payment of Taxes and Surcharges when their bookings are made online.
- 7. The offer is valid for a maximum of five travellers travelling together on the entire journey. The HSBC cardholder who made the payment must travel with all companions on the entire journey, and in the same booking.
- 8. The advertised fares are exclusive of all applicable taxes, surcharge or other additional charges, and are for reference only and subject to change any timewithout prior notice, also subject to availability at the time of purchase and are on a first come, first served basis.
- 9. Cancellation or change of flights and the amount of penalty depends on the fare type, please check fare rules from the Emirates online quote.
- 10. Minimum/Maximum stay depends on the booking code, please refer to fare rules from the Emirates online quote.
- 11. Free stopover in Dubai is permitted.
- 12. HSBC is not a supplier of the products and services offered in this Programme and accepts no liability for the quality of products and services provided by Emirates involved in this promotion.
- 13. HSBC and Emirates reserve the right to vary or terminate the above offers at anytime and to amend the terms and conditions from time to time without prior notice.
- 14. In case of disputes, the decision of HSBC and Emirates shall be final.

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