



Terms and Conditions for 2024 Red Hot Rewards of Your Choice Spending Offer – Extra RewardCash Offer

When can you enjoy the offer

1. The promotional period for the offer is from 25 March 2024 to 31 May 2024.

What is the offer

2. During the promotional period, you can use an Eligible Credit Card to accumulate Eligible Transactions (which include Eligible Local Transactions or Eligible Overseas Transactions) with a total Net Spending Amount of HK\$15,000 or above to receive an extra 5% RewardCash rebate on transactions made in the participating merchants under 'Health & Leisure', 'Home' and 'Lifestyle' of 'Red Hot Rewards of Your Choice' ('RYC'). You can receive a maximum of an extra \$300 RewardCash under this offer.

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;
 - b. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period;
 - c. have successfully completed the registration of this offer ('Offer Registration') during the promotional period; and
 - d. have already registered for RYC successfully on or before 31 May 2024 in addition to the Offer Registration (if you are already an RYC registrant, you do not need to register for RYC again).

Read before you enjoy the offer

4. The terms and conditions of the Eligible Credit Card, RewardCash Programme and RYC will apply.
5. You can make an Offer Registration before or after making any relevant transactions. You only need to make the Offer Registration once during the promotional period. Completion of the Offer 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.

6. After completing the registration of RYC successfully, you will start earning the RewardCash from RYC within 3 working days from the date of successful registration. For details of RYC, please refer to www.hsbc.com.hk/rewards or HSBC Reward+.
7. 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.
8. We will calculate the extra RewardCash based on the records we hold on the Offer Registration and the Eligible Transactions. If Eligible Transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on Hong Kong Dollars after conversion as successfully posted in the credit card statement. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the largest Net Spending Amount of Eligible Transactions maintained in our Offer Registration record by 31 August 2024.
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 extra RewardCash under this offer will be awarded in addition to the basic RewardCash under the RewardCash Programme and the extra 5 times RewardCash under the Red Hot Rewards of Your Choice that we offer.
11. If any transaction where 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. 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. 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.

15. 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.
16. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
17. 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

18. **‘Eligible Credit Card’** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). The offer is applicable to UnionPay Dual Currency Credit Card only at outlets accepting these cards for payment. HSBC Red Credit Card, HSBC EveryMile Credit Card, standalone Private Label cards, US Dollar cards, business cards, corporate cards, and purchasing cards are excluded.
19. **‘Eligible Transactions’** means any **‘Eligible Local Transactions’** or **‘Eligible Overseas Transactions’** (including monthly purchase instalment at merchants, phone orders, mail orders and online purchases) of any amount made with your 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. **‘Eligible Overseas Transactions’** are transactions 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 in any currency except 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. These are not Eligible Transactions:
- Finance and bank charges: annual fees, finance charges, late charges;
 - bill payments 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);
 - transactions (including top-up transactions) made via e-wallets;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans (excluding monthly purchase instalment at merchants);

- quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
- quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
- wire transfers;
- betting and gambling transactions;
- tax payments;
- all unposted/cancelled/refunded transactions.

20. **'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.

21. **'Offer Registration'** means the successful registration of an Eligible Credit Card for the 'Red Hot Rewards of Your Choice Spending Offer' 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

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