



## **Terms and Conditions for 2024 Red Hot Rewards of Your Choice Spending Offer – Merchant Offer**

### **When can you enjoy the offer**

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

### **What is the offer**

2. During the promotional period, you can enjoy shopping privileges at Participating Merchants by spending with your Eligible Credit Card. Please refer to our website or check with Designated Merchants for the latest details.

### **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. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.
4. You cannot:
  - a. transfer the offer or exchange it for cash or other products, services or discounts; and
  - b. use the offer in conjunction with other promotional programmes, offers, discounts, coupons, membership benefits or VIP privileges (unless otherwise specified). You may check with the Participating Merchants for details.

### **Read before you enjoy the offer**

5. The offer is applicable to UnionPay Dual Currency Credit Card only at outlets accepting these cards for payment.
6. Unless otherwise stated, the offers are applicable to regular priced items only and cannot be used in conjunction with other special/promotional offers. Please check with the Participating Merchants for details.
7. The offers shall be terminated immediately upon closure of the outlets or business shutdown.

8. In case of renovation in any of the outlets of the Participating Merchants, no offers will be available. Please check with the Participating Merchants for details.
9. The offers are subject to additional terms and conditions set out by the merchants. Please check with the Participating Merchants for details.
10. Prices and products/services/offers/food/beverages descriptions are provided by the Participating Merchants and are for reference only. You understand and accept that we are not the supplier of such products/services/offers/food/beverages purchased and you should refer to the Participating Merchants for details. We accept no liability for the quality of products/services/food/beverages provided by the Participating Merchants.
11. All photos, product information, descriptions, prices and offers are provided by the Participating Merchants and are for reference only. All products and services offered by the Participating Merchants are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.
12. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
13. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer.
14. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
15. 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**

16. **'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 The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

17. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card at the Designated Merchant during the promotional period, and shall be determined at our sole and absolute discretion. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.

18. **'Participating Merchant'** refers to physical outlets of Sun and Moon Massage, The Dog's Garden, Square Fitness, Snap Fitness, DS Groceries, LOG-ON, BRUNO, eGG Optical Boutique, Club Sim, FORTRESS and SLOWOOD in Hong Kong.

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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