



Terms and Conditions of Red Hot Travel Special – DUTY ZERO by cdf

When can you enjoy the offer

1. The promotional period for the offer is from 29 January 2024 to 7 May 2024.

What is the offer

2. During the promotional period, you can receive a HK\$200 instant discount when you make Eligible Transaction with a single Net Spending Amount of HK\$1,500 or above with your Eligible Credit Card at Designated merchant.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your account is valid and in good standing during the promotional period and offer fulfilment period; and
 - b. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

Read before you enjoy the offer

4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
5. You cannot use the offers in conjunction with other promotional programmes, offers, discounts, coupons, membership benefits or VIP privileges (unless otherwise specified). You may check with the Designated Merchant for details.
6. You have to keep all original sales slips/credit card slips of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
7. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards.
8. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant

may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.

9. All photos, product information, descriptions, prices, offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.
10. These terms and conditions and other terms and conditions of the Eligible Credit Card and the Designated Merchant will apply. We and the Designated Merchant reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website for the latest details, availability and terms and conditions of the offer.
11. If we or the Designated Merchant believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
12. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
13. 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

14. **“Designated Merchant”** means designated DUTY ZERO by cdf retail stores in Hong Kong (including HKIA stores, Central Store, Causeway Bay Store and Tung Chung Citygate Outlets store).
15. **“Eligible 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).

16. **“Eligible Transactions”** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$1,500 each at the Designated Merchant during the promotional period. All transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.

17. **“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.

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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