

Promotional Terms and Conditions

Eligibility

1. The promotional period is from **19 March 2018 to 27 May 2018**, both dates inclusive ("**Promotional Period**").
2. Customers must submit the credit card application form (of any card type specified in clause 3) through HSBC website or HSBC Internet Banking during the Promotional Period with successful approval and must fulfill the Spending Requirement (as defined in clause 10) in order to be eligible for the Welcome Offer (as defined in clause 10) ("**Eligible Cardholders**"). The Welcome Offer will not be granted for applications received after the Promotional Period.
3. Eligible Cardholders must have successfully applied for a primary card of Hong Kong dollar personal HSBC Visa Signature card, HSBC Visa Platinum card, HSBC Visa Gold card, HSBC UnionPay Dual Currency Diamond credit card or HSBC UnionPay Dual Currency credit card (each an "**Eligible Credit Card**") issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the "**Bank**" or "**HSBC**").
4. This promotion is not applicable to applicants for HSBC Premier MasterCard® credit card, HSBC Advance Visa Platinum card, green credit card, Visa card, Gold MasterCard, MasterCard, iCAN card and US Dollar Visa Gold card.
5. Existing Credit Card Customers ("**Existing Credit Card Customers**") refer to customers who possess a personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card. New Credit Card Customers ("**New Credit Card Customers**") refer to customers who do not possess any personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card.
6. The final date for submission of all required documents by an Eligible Cardholder through HSBC website or HSBC Internet Banking will be based on the Bank's record which shall be conclusive.
7. No Welcome Offer will be granted to customers as primary cardholders who have cancelled any of the personal primary cards issued by the Bank on or after 15 September 2017. The Welcome Offer does not apply to applications for additional cards.
8. Each Eligible Cardholder is entitled to receive only one Welcome Offer even if he/she applies for more than one Eligible Credit Card through HSBC website or HSBC Internet Banking during the Promotional Period. If an Eligible Cardholder is entitled to receive any other promotional offer under another concurrent promotion run by the Bank, he/she is only entitled to receive one of the promotional offers at the Bank's discretion.
9. Employees of the Bank are not eligible for the Welcome Offer.

Welcome Offer - Up to HK\$980 worth of Welcome Gift, as well as Cash Advance Fee and Handling Fee Rebate

10. Each Eligible Cardholder is entitled to receive **ONE** of the following welcome gifts (each a "**Welcome Gift**") upon fulfilling the relevant spending requirement ("**Spending Requirement**") specified below:

- Details of the **Visa limited time offer until 3 May 2018 - Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment)**:

Eligible Credit Card	Welcome Gift	Spending Requirement
HSBC Visa Signature Card/ Visa Platinum Card/ Visa Gold Card	<p>Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) (observed retail price: HK\$980)</p> <p>Customer who has selected this welcome gift MUST complete credit card application and submit all required documents <u>on or before 3 May 2018</u>. The welcome gift is only available while stock lasts. The Bank reserves the right to replace this welcome gift with up to \$800 RewardCash (New Credit Card Customers) / up to \$500 RewardCash (Existing Credit Card Customers), without further notice. To be eligible to receive RewardCash as welcome gift (where applicable), customer should meet the respective Spending Requirement specified on the right.</p>	<p>New Credit Card Customers/ Existing Credit Card Customers Spending of HK\$8,000 or above within first 60 calendar days from the issuance of credit card.</p> <p>The welcome gift will be mailed to customer's local correspondence address <u>on or before 15 June 2018*</u>. If customers could not fulfill the Spending Requirement within first 60 calendar days from the issuance of credit card, the Bank will deduct HK\$980, being the observed retail price of the Now 2018 Football and Entertainment Pack, directly from the cardholder's newly approved credit card account. The debiting will commence from September 2018.</p>

• Details of **HKTVMall Gift Voucher** or **RewardCash**:

Eligible Credit Card	Welcome Gift	Spending Requirement [†]	New Credit Card Customers	Existing Credit Card Customers
HSBC Visa Signature Card/ Visa Platinum Card/ Visa Gold Card/ UnionPay Dual Currency Diamond Card/ UnionPay Dual Currency Card	HKTVMall Gift Voucher or RewardCash	Redeem with spending of the below amount within first 60 calendar days from the issuance of credit card:		
		(i) HK\$/RMB5,000 to less than HK\$/RMB10,000; or (ii) HK\$/RMB10,000 or above	(i) HK\$550 worth of offer; or (ii) HK\$800 worth of offer	(i) HK\$250 worth of offer; or (ii) HK\$500 worth of offer

Other than the choice of one of the above Welcome Gifts, each Eligible Cardholder is also entitled to the **Cash Advance Fee and Handling Fee Rebate**, details are as follows:

Rebate	New Credit Card Customers	Existing Credit Card Customers
Cash Advance Fee and Handling Fee Rebate (Rebate of the 2% Cash Advance Fee and 3% Handling Fee on the amount advanced <u>within first 60 calendar days</u> from the issuance of credit card [‡])	Up to \$1,000 RewardCash (with up to HK\$20,000 advanced amount)	Up to \$800 RewardCash (with up to HK\$16,000 advanced amount)

* The "Promotion Code" to activate the Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) will be sent to an Eligible Cardholder's local correspondence address maintained in the Bank's record at the time of mailing by registered mail (overseas address will not be covered) on or before 15 June 2018 upon the issuance of the Eligible Credit Card, Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the fulfilment period will be eligible for this offer, for details please refer to clause 10 vi below. The use of the Welcome Gift will be bound by the terms and conditions prescribed by the participating merchants and the Bank accepts no liability for the quality of goods and services provided by the participating merchants.

[†] Any spending in RMB is only applicable to the HSBC UnionPay Dual Currency Diamond credit card or HSBC UnionPay Dual Currency credit card; the HK\$ and RMB Spending Requirement amount is the same i.e. the conversion rate of HK\$ and RMB is 1:1 in calculating the Spending Requirement.

[‡] Cash Advance Fee of 2% plus Handling Fee of 3% on the amount of the advance is charged on the date of transaction for every Cash Advance transaction and is subject to a minimum charge. Eligible Cardholders can enjoy up to 56 days interest-free period. If the Bank receives payment of the statement balance in full on or before the payment due date, Eligible Cardholders do not have to pay any finance charge on that statement balance. If the Eligible Cardholders do not pay the statement balance in full on or before the payment due date, the Bank may charge, without prior notice, a finance charge even if the Eligible Cardholders have paid the minimum payment due in full. The finance charge will accrue daily and be calculated at the interest rate of 2.625% per month (i.e. at the following Annualised Percentage Rate (APR)). The APR for Cash Advance is 37.75% (inclusive of the 2% Cash Advance Fee and 3% Handling Fee). The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. For the avoidance of doubt, this offer does not exclude an Eligible Cardholder's obligation to pay (i) any interest to be charged, and (ii) the principal amount required to be repaid by the cardholder, in relation to the cash advanced to the cardholder. Rebate amount will be credited in the form of RewardCash. New Credit Card Customers can enjoy up to \$1,000 RewardCash for Cash Advance Fee and Handling Fee Rebate (with up to HK\$20,000 advanced amount); Existing Credit Card Customer can enjoy up to \$800 RewardCash for Cash Advance Fee and Handling Fee Rebate (with up to HK\$16,000 advanced amount). For more details (including the APR for Cash Advance and the minimum charge of advance), please refer to the Key Facts Statement.

- i. Spending Requirement: the spending amount is calculated by adding up all spending made by the newly approved Eligible Credit Card on all types of sales transactions, except the following transactions: transactions including but

not limited to, telephone orders, fax orders, mail orders, cash advances, annual fees, finance charges, late charges, quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques), quasi cash transactions at financial institutions (including purchase of merchandise and services from banks), wire transfers, betting and gambling transactions, tax payments, bill payments settled via HSBC Internet Banking, purchase and/or reload of stored value cards or e-Wallets (excluding Octopus automatic add-value transactions), transactions made to redeem items under "RewardCash e-Shop" and other programmes, autopay and recurring transactions, and withdrawal amount under the Cash Instalment Plan or other instalment plans. Unposted, cancelled or refunded transactions and transactions of additional card(s) are also excluded from the calculation of the Spending Requirement.

- ii. To be eligible for the Welcome Gift of Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment), HKTVmall Gift Voucher or RewardCash, an Eligible Cardholder is required to fulfil the applicable Spending Requirement by conducting transaction(s) with the newly approved Eligible Credit Card within the first 60 calendar days from the issue date of Eligible Credit Card as stipulated in clause 10 above.
 - iii. A notification letter of the HKTVmall Gift Voucher will be sent to an Eligible Cardholder's local correspondence address maintained in the Bank's record at the time of mailing by registered mail (overseas address will not be covered) upon fulfillment of the relevant Spending Requirement. The notification letter will be mailed out in July (Spending Requirement must be fulfilled on or before 27 May 2018), September (Spending Requirement must be fulfilled on or before 31 July 2018), November (Spending Requirement fulfilled after 31 July 2018) or December 2018 (if applicable). The Eligible Cardholder must follow the instruction specified in the original notification letter to use the Welcome Gift before the specified redemption deadline. The details of Welcome Gift, including the usage method and usage deadline, will be set out in the notification letter. Each Eligible Cardholder will be entitled to receive one notification letter only, lost or damaged letter will not be replaced.
 - iv. The RewardCash will be credited to the Eligible Cardholder's newly approved Eligible Credit Card account upon fulfillment of the relevant RewardCash Spending Requirement. The credit of RewardCash will be made in June (Spending Requirement must be fulfilled on or before 27 May 2018), August (Spending Requirement must be fulfilled on or before 31 July 2018), October (Spending Requirement fulfilled after 31 July 2018) or November 2018 (if applicable). Terms and conditions of the RewardCash Programme apply.
 - v. The rebate of the total Cash Advance Fee and Handling Fee will be credited to the Eligible Cardholder's newly approved Eligible Credit Card account. Rebate amount will be credited in the form of RewardCash and will be credited in June (Cash advance within first 60 calendar days from the issuance of credit card fulfilled on or before 27 May 2018), August (Cash advance within first 60 calendar days from the issuance of credit card fulfilled on or before 31 July 2018), October (Cash advance within first 60 calendar days from the issuance of credit card fulfilled after 31 July 2018) or November 2018 (if applicable). Only posted transactions and cash advances effected with Eligible Credit Cards during the Promotional Period are eligible for the Promotion. Unposted/cancelled/refunded transactions or transactions made by an additional card, will not be calculated for the Cash Advance Fee and Handling Fee Rebate. Terms and conditions of the RewardCash Programme apply.
 - vi. Customer must fulfill the Spending Requirement as stipulated in clause 10 above within first 60 calendar days from the issuance of credit card to be eligible for the Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) for free, the welcome gift will be sent in the form of a notification letter together with the Promotion Code of the Now 2018 Football and Entertainment Pack. The letter will be sent to an Eligible Cardholder's local correspondence address maintained in the Bank's record at the time of mailing by registered mail (overseas address will not be covered) on or before 15 June 2018 upon the issuance of the Eligible Credit Card. The Bank reserves the right to deduct an amount equivalent to the observed retail price of the Now 2018 Football and Entertainment Pack (value of HK\$980) directly from the cardholder's credit card account held with the Bank (such debiting will commence from September 2018) or recover the said observed retail price by other means without prior notice if customer fails to fulfill the Spending Requirement as stipulated in clause i. above and/or if the customer fulfills the Spending Requirement inappropriately pursuant to any fraud or abuse. Each Eligible Cardholder will be entitled to receive one notification letter only, lost or damaged letter will not be replaced.
11. The HKTVmall Gift Voucher/ Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) are only available while stock lasts. The Bank reserves the right to replace them with other item(s), without further notice. In the event of overwhelming responses to this promotion, Eligible Cardholders may experience some delay in receiving the Welcome Gift. In such a case, the Bank will notify the affected cardholders of the relevant arrangements through the notification letter or redemption letter.
12. The HKTVmall Gift Voucher/ Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) cannot be converted into cash. Product descriptions and images are provided by the relevant

manufacturers and/or suppliers and are for reference only. The manufacturers and/or suppliers of the HKTVmall Gift Voucher/ Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) are solely responsible for the quality and availability of the products and services provided and the Bank shall have no liability in this respect.

13. The observed retail price of the Now 2018 Football and Entertainment Pack (includes all live matches of World Cup and Viu entertainment) is provided by the supplier and is for reference only. The Bank is not responsible for setting the observed retail price or any difference between the observed retail price and the actual retail price available in the market.

Annual Fee Waiver

14. Each customer who applies for an Eligible Credit Card according to the application process mentioned in clause 2 during the Promotional Period with successful approval can enjoy first two-year credit card annual fee waiver for the newly approved Eligible Credit Card and additional card(s) of such Eligible Credit Card under this promotion. The additional card(s) has/have to be applied under the same application form as that of the Eligible Credit Card in order to be eligible for the first two-year credit card annual fee waiver.

General

15. Once the Welcome Gift selection is indicated on the credit card application form, it cannot be changed. If an Eligible Cardholder does not indicate the choice of the Welcome Gift or chooses more than one gift, the Bank will assign RewardCash as the Welcome Gift for such Eligible Cardholder.
16. The Bank will determine the eligibility of Eligible Cardholders for the Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. Eligible Cardholders who participate in the promotion must keep all original sales slips or relevant transaction records. In case of any disputes, the Bank reserves the right at any time during or after the Promotional Period to request an Eligible Cardholder to submit the relevant original sales slips and/or such further documents or evidence for inspection. All documents submitted to the Bank will not be returned.
17. Only Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire fulfilment period will be eligible for the Welcome Offer and the first two-year credit card annual fee waiver.
18. Any fraud and/or abuse of any offer under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of a cardholder's entitlement to the offer(s). The Bank reserves the right to deduct an amount equivalent to the value of any offer(s) awarded to a cardholder inappropriately pursuant to any fraud and/or abuse directly from the cardholder's account held with the Bank without prior notice.
19. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not obligated to provide reasons for declining any application.
20. No person other than the Eligible Cardholder and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
21. In case of disputes arising out of this promotion, the decision of the Bank shall be final and conclusive.
22. The Bank reserves the right to suspend and/or terminate granting any offer under this promotion, and/or vary these terms and conditions at any time without prior notice. The Bank accepts no liability for such change or suspension/termination.
23. These terms and conditions are subject to prevailing regulatory requirements.
24. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
25. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Each of the Bank and the Eligible Cardholder submits to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

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