



## **Terms and Conditions for Red Hot Shopping Special – Apple Store**

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

1. The promotional period for the offer is from 11 September 2024 to 14 November 2024.

### **What is the offer**

2. During the promotional period, you can:
  - a. receive an extra 6% RewardCash rebate when you use an Eligible Credit Card to make Eligible Transaction with a total Net Spending Amount of HK\$5,000 or above by Apple Pay at the Designated Merchant. The extra RewardCash is capped at \$350 RewardCash;
  - b. enjoy a full handling fee rebate in the form of spending credit upon successfully applying for a 6-month Transaction Instalment under the Spending Instalment Plan (the 'Eligible Spending Instalment Plan') with a single Eligible Transaction made by Apple Pay at the Designated Merchant with an Eligible Credit Card. You can enjoy the offer once, and the maximum instalment amount to enjoy the full handling fee rebate is HK\$20,000 under this promotion.

### **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. have successfully completed the Registration before conducting Eligible Transactions at the Designated Merchant during the promotional period;
  - c. pay with an Eligible Credit Card for any Eligible Transaction at the Designated Merchant during the promotional period and fulfil the respective requirements; and
  - d. apply for a 6-month Transaction Instalment with a single Eligible Transaction made at Designated Merchant via the HSBC HK App or HSBC Reward+ App and get successful approval during the promotional period. Additionally, you neither register nor hold nor have been approved for any 'All-You-Can-Split' Programme from 2 August 2024 to 31 December 2024 to enjoy offer 2b.

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

4. You cannot:
  - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and

- b. use the offers in conjunction with other offers or discounts, discounted items or programmes, coupons, cash coupons (unless otherwise specified). Please check with Designated Merchant for details.
5. The handling fee rebate offer cannot be exchanged for cash, other products, promotional offers, discounts, transfer the offer or withdraw it as a cash advance. The handling fee rebate offer can be used for subsequent credit card purchases only and cannot be used to settle any previous outstanding balance.
6. You must make a Registration before making any relevant transactions, any Eligible Transactions made before Registration will not be counted. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s), cardholder for purposes of the offer or the calculation of the extra RewardCash and/or handling fee rebate.
7. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transaction across the various Eligible Credit Cards in calculating the extra RewardCash.
8. We will calculate the extra RewardCash and/or handling fee rebate based on the records we hold on the Registration and the Eligible Transaction. If you qualify for the offer, we will credit the extra RewardCash and/or handling fee rebate to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transaction and/or holding the first Eligible Spending Instalment Plan maintained in our record by 15 February 2025.
9. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
  - i. HSBC Premier Mastercard® Credit Card
  - ii. HSBC Visa Signature Card
  - iii. HSBC Red Credit Card
  - iv. HSBC EveryMile Credit Card
  - v. HSBC Visa Platinum Card
  - vi. HSBC Visa Green Card
  - vii. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
  - viii. HSBC Visa Gold Card
  - ix. HSBC Mastercard Gold Card
  - x. HSBC Visa Classic Card
  - xi. HSBC UnionPay Dual Currency Credit Card
  - xii. HSBC Mastercard Classic Card

10. Each of the primary cardholder and additional cardholders (with individual Registration) under the same Eligible Credit Card account can enjoy the offers 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/handling fee rebate credited to the credit card account of the combined additional card.
11. The offer only applies to a single Eligible Transaction for Eligible Spending Instalment Plan. If more than one purchase transactions are combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan cannot enjoy handling fee rebate. If you have more than one Eligible Spending Instalment Plan, we will offer the handling fee rebate on the first Eligible Spending Instalment Plan made during the promotion period.
12. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
13. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
14. If any transaction where the extra RewardCash and/or handling fee rebate were awarded are subsequently reversed, we may deduct the extra RewardCash and/or handling fee rebate from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no rebate will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same rebate amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
15. You have to keep all original sales slips or official payment records of the Eligible Transaction. In case of dispute, we may at any time ask you to submit these slips, records, and/or further documents or evidence for inspection and we may keep them.
16. 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.
17. These terms and conditions and other terms and conditions of the Designated Merchant will apply. We and the Designated Merchant 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.

18. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
19. By participating in any payment instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
20. 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 and/or handling fee rebate or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
21. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
22. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). 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**

23. **'Designated Merchant'** means any retail shops of Apple Store, Apple Store Online ([www.apple.com/hk/store](http://www.apple.com/hk/store)) and Apple Store App in Hong Kong.
24. **'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). If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer.
25. **'Eligible Spending Instalment Plan'** means the single Eligible Transaction is made by the Eligible Credit Card as displayed in the HSBC HK App or HSBC Reward+ app, and in which a 6-month Transaction Instalment under Spending Instalment Plan is applied successfully for such purchase transaction via the apps during the promotional period.

**'Eligible Transaction'** is purchase made in Hong Kong dollars by Apple Pay at the Designated Merchant with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period.

26. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
27. **'Net Spending Amount'** means the final transaction amount of the Eligible Transaction charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
28. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.

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

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