



Terms and Conditions for Cathay Pacific app Offer

When can you enjoy the offer

1. The promotional period for the offers is from 1 January 2024 to 31 December 2024.

What is the offer

2. During the promotional period, use your Eligible Credit Card via Apple Pay or Google Pay™ to make purchase with a single Net Spending Amount of HK\$5,000 or above for all relevant payments (including taxes and surcharges) at Cathay Pacific app to receive HK\$300 spending rebate.
3. You can receive a maximum of HK\$300 spending rebate each month during the promotional period.
4. The offer is only applicable to the flight tickets that are originated and issued in Hong Kong.

How can you enjoy the offer

5. 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 at the Participating Merchant for any eligible transactions during the promotional period.
6. You cannot exchange the spending rebate for cash, other products, promotional offers, discounts or transfer the offer or withdraw it as a cash advance. The spending rebate can be used for subsequent credit card purchases only and cannot be used to settle any previous outstanding balance.

Read before you enjoy the offer

7. We will calculate the spending rebate based on the records we hold on the relevant transactions. If you qualify for the offer, we will credit the spending rebate to your Eligible Credit Card account that used to perform the last transaction on or before 30 June 2024 (in relation to transactions conducted during January and March 2024); on or before 30 September 2024 (in relation to transactions conducted during April and June 2024); on or before 31 December 2024 (in relation to transactions conducted during July and September 2024); and on or before 31 March 2025 (in relation to transactions conducted during October and December 2024).

8. 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. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the spending rebate credited to the credit card account of the combined additional card.
9. If any transaction where the spending rebate was awarded is subsequently reversed, we may deduct the spending rebate from the Eligible Credit Card account without notice to you.
10. 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, official payment records and/or further documents or evidence for inspection and we may keep them.
11. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchant or any additional offers/discounts which the Participating Merchant may or may not offer. You are advised to check the details and related terms and conditions with the Participating Merchant.
12. The terms and conditions of the Eligible Credit Card will apply.
13. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchant. We and the Participating Merchant can change or cancel the offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offers.
14. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and we can deduct the spending rebate or debit your credit card to take back any offers you have enjoyed, or cancel your credit card.
15. In case of disputes arising out of this promotion, the decision of the Participating Merchant and us shall be final and conclusive.
16. 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

17. **'Participating Merchant'** means Cathay Pacific Airways Limited.
18. **'Eligible Credit Card'** means HSBC EveryMile Credit Card and HSBC Visa Signature Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of coupons.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.
Google Pay™ is a trademark of Google LLC.

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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