



Terms and Conditions for Red Hot Travel Special – Meituan & Dianping

When can you enjoy the offer

1. The promotional period for the offer is from 1 January to 30 June 2025.
 - a. Phase 1: 1 January to 31 March 2025 (both days inclusive)
 - b. Phase 2: 1 April to 30 June 2025 (both days inclusive)

What is the offer

2. During the Phase 1 and 2, use your Eligible Credit Card or Debit Card to make Eligible Transactions at the Designated Merchant to enjoy:

Single Net Spending Amount	Extra cash rebate amount	Rebate cap per Eligible Credit Card or Debit Card	Rebate cap per Eligible Credit Card or Debit Card for the period of entire phase 1 and 2
RMB20 to RMB99.99	RMB10	Maximum 1 redemption during the period of entire phase 1 and 2 (i.e. maximum RMB 10)	Maximum RMB110 cash rebate
RMB100 or above	RMB10	Maximum 5 redemption per Phase (i.e. maximum RMB 50 cash rebate per Phase)	

3. The details of offers during phase 3 and 4 will be announced later and posted in HSBC website.

How can you enjoy the offer

4. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit or Debit Card and your account is valid and in good standing during the promotional period and offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above.
5. We will determine whether you are eligible for the offer based on the records we hold on the Eligible Transactions. If you qualify for the offer, the corresponding cash rebate

will be credited to your Eligible Credit or Debit Card within 60 calendar days after completion of the requirements under Clause 2.

6. If you use Eligible Debit Card, cash rebate will be credit to your Eligible Debit Card in Renminbi to the Renminbi sub-account of your Integrated Account. In an event it is not possible to credit the extra cash rebate amount to the Renminbi sub-account due to any reasons, including but not limited to abnormal account status, we will credit the amount to the HKD Saving of your Integrated Account. In such case, we will calculate the cash rebate amount at the exchange rate determined by us. You shall bear all exchange rate risks that may arise. If you use Eligible Credit Card, cash rebate will be determined according to the exchange rate adopted by Mastercard® on the date of conversion from RMB to HKD and credited to your Eligible Credit Card in HKD.
7. If you are a supplementary cardholder that qualify for the offer, the corresponding cash rebate will be credited to the associated cardholder's account.
8. We may debit your Eligible Credit or Debit Card or account for the equivalent value of any offer you have enjoyed without notice to you if any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible.

Read before you enjoy the offer

9. Eligible transactions are defined according to the merchant codes / transaction type issued by Mastercard or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
10. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
11. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
12. The terms and conditions of the Eligible Credit or Debit Card and all other applicable prevailing promotions offered by us will apply.
13. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.

14. 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 debit your Credit or Debit Card to take back any offer you have enjoyed, or cancel your Credit or Debit Card.
15. In case of dispute arising out of your Eligible Credit or Debit Card application and this promotion, our decision 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. **‘Designated Merchant’** means Meituan App and Dianping App.
18. **“Eligible Credit Card or Debit Card”** refers to any primary and supplementary HSBC Premier Mastercard® Credit Card, HSBC Red Credit Card, HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **“Eligible Transactions”** are single payment transactions, including contactless or mobile payment at required spending amount (in RMB only) with an Eligible Credit or Debit Card at Meituan App during the promotional period and posted on our system during the offer fulfilment period. These are not Eligible Transactions:
 - fees and charges;
 - purchase transactions effected outside of Mastercard network;
 - all payments via e-Wallet (including but not limited to Alipay and WeChat Pay);
 - refund transactions;
 - quasi cash transactions, including instalment payments.
20. **‘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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