

**Terms and conditions of HSBC Premier MasterCard® Credit Card Exclusive Privileges – set lunch or dinner buy 1 get 1 free offer**

**When can you enjoy the offer**

1. The promotional period for the offer is from 1 January to 31 December 2025 (unless otherwise specified).

**What is the offer**

2. During the promotional period, you can enjoy a complimentary set lunch or dinner for free from the same menu upon ordering one set lunch or dinner from the designated set lunch or dinner menu at any Participating Merchants and settle the payment with an Eligible Credit Card. The set lunch or dinner at a lower price will be taken as complimentary.

**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; and
  - b. pay with an Eligible Credit Card for any eligible transactions during the promotional period.
4. You cannot:
  - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
  - b. use the offer in conjunction with any other coupons, discounts, promotional offers, staff discount and membership offer.

**Read before you enjoy the offer**

5. You must be one of the diners and state the redemption of the offer prior to ordering to enjoy the offer.
6. Advance reservation is required and you must specify the use of the offer at the time of making a reservation. Unless otherwise specified, only one offer / special set menu can be used per table each time. Please check with the respective Participating Merchants for details.
7. You can use the offer with 2 to 12 diners (unless otherwise specified) for dine-in consumption on food at the Participating Merchants.
8. The set lunch offer is applicable to dine-in consumption of food from the designated set lunch menu between 12pm and 2:30pm and you cannot use the offer on a la carte food menu, all beverages, wines, festive products, charge for tea and condiments, discounted food items, corkage fee, cake-cutting fee, private or corporate functions, deliveries,

private room bookings, banquets, takeaways, 10% service charge, special promotional menus, guest chef promotions, wine dinners, weddings, meetings/conferences, catering services, coupons, complimentary valet parking, any mileage programmes, membership benefits, sales merchandise and VIP rooms (unless otherwise specified). Please check with the respective Participating Merchants for details.

9. The set dinner offer is applicable to dine-in consumption of food from the designated set dinner menu after 6 pm and you cannot use the offer on lunch menu, a la carte food menu, all beverages, wines, festive products, charge for tea and condiments, discounted food items, corkage fee, cake-cutting fee, private or corporate functions, deliveries, private room bookings, banquets, takeaways, 10% service charge, special promotional menus, guest chef promotions, wine dinners, weddings, meetings/conferences, catering services, coupons, complimentary valet parking, any mileage programmes, membership benefits, sales merchandise and VIP rooms (unless otherwise specified). Please check with the respective Participating Merchants for details.
10. The promotional food and beverage items are available while stock lasts and subject to availability or change without prior notice.
11. You cannot enjoy the offer on Mother's Day, Father's Day, all fireworks nights, Christmas Eve & Day, New Year's Eve, other festive days and special events (unless otherwise specified). Blackout dates apply. Please check with the respective Participating Merchants for details.
12. Quota applies to each Participating Merchant and the Offer is available on a first-come-first-served basis. Please check with the respective Participating Merchants for details.
13. A child aged 6 or above will be counted as one person. Child policy may vary, please check with the respective Participating Merchants for details.
14. Those product information / descriptions / prices / services / offers / food / beverage / menu descriptions featured in the promotion materials are provided by the respective Participating Merchants and are for reference only; we shall have no liability in this respect.
15. We are not the supplier of such products / services / offers / food / beverage purchased and please check with the respective Participating Merchants for details. We accept no liability for the quality of products / services / offers / food / beverage provided by the respective Participating Merchants.
16. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants 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.

17. The terms and conditions of the Eligible Credit Card will apply.
18. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer.
19. In case of disputes arising out of this promotion, our decision shall be final and conclusive.
20. 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**

21. **“Eligible Credit Card”** means HSBC Premier MasterCard® Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
22. **“Participating Merchants”** means Amber, Arbor, Nagamoto, NOI, Man Wah, Mandarin Grill + Bar, The Krug Room, Sun Tung Lok, Rùn, MORA and Lawry’s The Prime Rib.

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