



於美國精選商戶簽賬消費，尊享高達25%簽賬回贈

Up to 25% spending rebate at selected merchants in the United States



於Bloomingdale's單一消費滿500美元或以上，可享25美元消費回贈

Receive USD25 spending rebate on single purchase of USD500 or above at Bloomingdale's

只適用於Bloomingdale's門市的美元消費交易。於計算稅項及扣除任何折扣後，單一消費滿500美元或以上，方可享用此優惠。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchase in US Dollars at Bloomingdale's. The offer is applicable to purchase of USD500 or above, including taxes and after any discounts. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<http://www1.bloomingdales.com/shop/store/search>



於Tourneau單一消費滿1,000美元或以上，可享250美元消費回贈

Receive USD250 spending rebate on single purchase of USD1,000 or above at Tourneau

只適用於Tourneau門市的美元消費交易。購買手錶單一消費滿1,000美元或以上，方可享用此優惠。優惠不適用於購買勞力士、卡地亞或百達翡麗手錶，其他指定品牌受使用條款約束。不可與其他推廣優惠或折扣一同使用，亦不適用於在本推廣前進行的消費交易及於Bloomingdale's Century City, Tourneau Outlets或Tourneau.com的消費交易。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchase in US Dollars at Tourneau. The offer is applicable to purchase watches of USD1,000 or above at Tourneau excluding Rolex, Cartier and Patek Philippe. Certain other brand restrictions apply. Offer cannot be used in conjunction with other promotional offers or discounts and is not applicable to purchases made prior to promotional period. The offer is not valid at Bloomingdale's Century City, Tourneau Outlets or Tourneau.com. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<http://www.tourneau.com/stores>



於Tory Burch單一消費滿250美元或以上，可享25美元消費回贈

Receive USD25 spending rebate on single purchase of USD250 or above at Tory Burch

只適用於Tory Burch門市的美元消費交易。於計算稅項及扣除任何折扣後，單一消費滿250美元或以上，方可享用此優惠。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchase in US Dollars at Tory Burch. The offer is applicable to purchase of USD250 or above, including taxes and after any discounts. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<http://www.toryburch.com/stores?country=US>



於Barneys New York單一消費滿750美元或以上，可享75美元消費回贈

Receive USD75 spending rebate on single purchase of USD750 or above at Barneys New York

只適用於Barneys New York門市的美元消費交易。並計算稅項及扣除任何折扣後，單一消費滿750美元或以上，方可享用此優惠。優惠不適用於購買禮品卡、Fred's, Genes, 工作室服務，及本推廣前進行的推廣交易，Barneys New York的員工亦不可使用此優惠。

The offer is applicable to in-store purchase in US Dollars at Barneys New York. The offer is applicable to purchase of USD750 or above, including taxes and after any discounts. Offer cannot be used for gift card purchases, Freds, Genes, Studio Services and previous special orders. The offer is not valid for Barneys New York employees. Offer is not-transferable. Each customer can enjoy the offer one time only. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<https://www.barneys.com/locations>



於Original Penguin單一消費滿200美元或以上，可享25美元消費回贈

Receive USD25 spending rebate on single purchase of USD200 or above at Original Penguin

只適用於Original Penguin門市的美元消費交易。於計算稅項及扣除任何折扣後，單一消費滿200美元或以上，方可享用此優惠。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchase in US Dollars at Original Penguin. The offer is applicable to purchase of USD200 or above, including taxes and after any discounts. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<http://www.originalpenguin.com/storelocator>



於Bergdorf Goodman單一消費滿500美元或以上，可享25美元消費回贈

Receive USD25 spending rebate on single purchase of USD500 or above at Bergdorf Goodman

只適用於Bergdorf Goodman門市的美元消費交易。於計算稅項及扣除任何折扣後，單一消費滿500美元或以上，方可享用此優惠。

The offer is applicable to in-store purchases in US Dollars at Bergdorf Goodman. The offer is applicable to purchase of USD500 or above, including taxes and after any discounts. The offer is not applicable to purchases placed online for in-store pickup. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
http://www.bergdorfgoodman.com/stores/index.jsp?cid=foot_thestore



於Hilton單一消費滿1,000美元或以上，可享75美元消費回贈

Receive USD75 spending rebate on single purchase of USD1,000 or above at Hilton

優惠不適用於提前預訂。每位持卡人只可享用本優惠一次。優惠適用於所有希爾頓品牌。請瀏覽Hilton.com或致電1-800-445-8667預訂。須於2018年12月31日前完成付款方可享用本優惠。優惠期由2018年10月1日至12月31日。

The offer is not applicable to advance purchase. Each customer can enjoy the offer one time only. The offer is applicable to all Hilton brands. Visit Hilton.com or call 1-800-445-8667 to make a booking. Payment must be made by 31 December 2018. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
http://www3.hilton.com/en/index.html?vtc.mc_id=zMLPR0U51MB2DM3H3Dsp44M750FF_Aug5BannerAd6MULTIBR7EN81



於Brooks Brothers單一消費滿300美元或以上，可享50美元消費回贈

Receive USD50 spending rebate on single purchase of USD300 or above at Brooks Brothers

只適用於Brooks Brothers門市的美元消費交易。並計算稅項及扣除任何折扣後，單一消費滿300美元或以上，方可享用此優惠。優惠不適用於機場商店、網上商店、電話訂購及在本推廣前進行的消費交易。有其他不適用條款。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchase in US Dollars at Brooks Brothers in the United States. The offer is applicable to purchase of USD300 or above, including taxes and after any discounts. The offer is not applicable in Airport stores, online or by phone, and previous purchases. Other exclusion apply. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
http://www.brooksbrothers.com/on/demandware.store/Sites-brooksbrothers-Site/default/Stores-Find?CID=Find_Store_Top_Option



於DSW單一消費滿150美元或以上，可享15美元消費回贈

Receive USD15 spending rebate on single purchase of USD150 or above at DSW

只適用於DSW門市的美元消費交易。於計算稅項及扣除任何折扣後，單一消費滿150美元或以上，方可享用此優惠。每位持卡人只可享用本優惠一次。優惠期由2018年10月1日至12月31日。

The offer is applicable to in-store purchases in US Dollars at DSW. The offer is applicable to purchase of USD150 or above, including taxes and after any discounts. Each customer can enjoy the offer one time only. The offer is valid from 1 October to 31 December 2018.

商戶地址詳情請瀏覽：
For store locations, please visit:
<https://stores.dsw.com/us>



於GoAviaTravel.com預訂酒店，可享5%消費回贈

Receive 5% spending rebate for hotel booking at GoAviaTravel.com

於GoAviaTravel.com預訂酒店時輸入 "Mastercard"，計算稅項及扣除任何折扣後，以美元消費交易，方可享用此優惠。優惠期由2018年10月1日至12月31日。

The offer is applicable to hotel booking in US Dollars at GoAviaTravel.com, including taxes and after any discounts. The offer is valid from 1 October to 31 December 2018.

請瀏覽：
Please visit:
<http://goaviatravel.com/v6>

滙豐卓越理財信用卡® 尊享優惠 — 指定美國商戶消費（高達25%）簽賬回贈條款及細則

- 本推廣優惠的推廣期由2018年10月1日至12月31日（包括首尾兩日）（「推廣期」）（除特別聲明外），詳情請向有關參與商戶查詢。
- 本推廣適用於所有由香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「本行」）於香港發出的滙豐卓越理財信用卡®（「合資格信用卡」）的持卡人（「持卡人」）。持卡人須於推廣期內以合資格信用卡簽賬繳付所有有關費用以享本推廣之簽賬回贈（見下列第3條）。
- 視乎參與商戶於本推廣所提供之優惠，於推廣期內持卡人於參與商戶簽賬滿指定金額，可享簽賬回贈（「簽賬回贈」）。
- 簽賬回贈只適用於參與商戶於美國的門市店舖交易，不適用於參與商戶的網上商店交易（除特別聲明外）。
- 簽賬回贈以美元計算，並以本行的兌換率折算為港幣註賬於信用卡月結單。經本行核實及確認有關交易可獲享簽賬回贈優惠後，有關的簽賬回贈將於簽賬日後30個工作天內自動註入持卡人用作簽賬的合資格信用卡戶口內。
- 簽賬回贈將根據有關交易的交易日期計算，所有交易均須在推廣期內完成。本行將根據儲存於本行的交易紀錄，以決定持卡人是否符合獲享簽賬回贈的資格及可獲享的簽賬回贈金額。
- 同一合資格信用卡戶口下的基本卡持卡人與附屬卡持卡人會被視為獨立的持卡人，並可各自以其合資格信用卡簽賬獲享簽賬回贈優惠。如持卡人為綜合戶口附屬卡持卡人，則主卡及附屬卡持卡人均可享用已註入該信用卡戶口內的簽賬回贈。
- 簽賬回贈不可兌換現金、其他產品、推廣優惠或折扣、或作現金透支提取，亦不得轉讓。有關簽賬回贈只適用於未來的信用卡簽賬，而不可用作繳付尚欠賬項。
- 持卡人必須保留所有有關交易的簽賬存根正本或正式交易紀錄。如有任何爭議，本行保留權利在此推廣期內或期後隨時要求持卡人提供有關簽賬存根正本、正式交易紀錄及/或其他文件或證據，以供查閱。本行會保留所有提供予本行的有關文件而不予歸還。
- 持卡人的合資格信用卡戶口必須於整個推廣期內及獲享簽賬回贈時仍然有效及信用狀況良好，方可獲享簽賬回贈優惠。
- 持卡人獲享簽賬回贈後，如用作計算簽賬回贈的有關交易被取消，持卡人必須退回整筆有關簽賬回贈金額予本行。本行有權於有關信用卡戶口扣除該簽賬回贈金額而不另行通知持卡人。
- 如有任何欺詐或濫用成分，本行即會取消該持卡人參加本推廣的資格及其信用卡。本行保留權利於有關信用卡戶口扣除持卡人於本推廣獲享的簽賬回贈而不作事先通知。
- 本推廣受本條款及細則約束。本行有權隨時更改本條款及細則或取消本推廣簽賬回贈優惠而無須另行通知持卡人。本推廣的參與商戶名單及優惠將不時更新，本行恕不就任何該等更改或取消承擔任何責任。
- 對於參與商戶就此推廣提供的貨品及服務質素，本行恕不承擔任何責任。
- 除有關持卡人及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 就此推廣如有任何爭議，本行及/或參與商戶保留最終決定權。
- 本條款及細則受現行的監管要求所限。
- 本推廣資料及本條款及細則的中文版本如有任何歧義或不一致，概以英文本為準。

借定唔借？還得到先好借！

Exclusive privileges for HSBC Premier MasterCard® Credit Card – Terms and conditions for the overseas shopping spending rebate offer (up to 25% spending rebate) at designated merchants in the United States

- The promotional period is from 1 October to 31 December 2018, both dates inclusive (the "Promotional Period") (unless otherwise specified). Please check with the respective participating merchants for details.
- This promotion applies to customers (each a "Cardholder") holding HSBC Premier MasterCard® Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the "Bank") ("Eligible Credit Card"). Eligible Credit Card must be used for shopping during the Promotional Period in order for Cardholders to enjoy the Spending Rebate Offer (as defined in Clause 3 below) under this promotion.
- Subject to the offers of the respective participating merchants under this promotion, a Cardholder is entitled to receive a specified amount of spending rebate upon meeting designated transaction amount at the participating merchants during the Promotional Period (the "Spending Rebate Offer").
- The Spending Rebate Offer is applicable to transactions conducted at physical outlets of the participating merchants in the United States only (excluding online stores) (unless specified).
- Spending rebate is in form of US Dollars which will be converted into Hong Kong Dollars at the prevailing exchange rate of the Bank and posted in the credit card statement. Upon verification and confirmation by the Bank that the transaction(s) are eligible for the Spending Rebate Offer, the corresponding spending rebate in Hong Kong Dollars will be automatically credited to the Cardholder's Eligible Credit Card account that used to perform the relevant transaction(s) within 30 working days from the transaction date.
- The spending rebate amount is calculated with reference to the transaction dates of relevant transactions which must be conducted during the Promotional Period. The Bank will determine the eligibility of Cardholders and the applicable spending rebate amount based on the Cardholders' transaction records held with the Bank.
- Primary Cardholder and additional Cardholder under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the Spending Rebate Offer using the Eligible Credit Cards under their respective names. If the eligible Cardholder is a combined additional 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.
- The spending rebate cannot be converted to cash, other products, promotional offers, discounts or be withdrawn as a cash advance and is not transferable. It can be used for subsequent credit card purchases only and cannot be used to settle any previous outstanding balance.
- Cardholders must keep all original sales slips or official payment records in respect of the transactions under this promotion. In case of any dispute, the Bank reserves the right at any time during or after this promotion to request a Cardholder to submit the relevant original sales slips, official payment records and/or such further documents or evidence as may be required for inspection. All related documents submitted to the Bank will be retained by the Bank and will not be returned to the Cardholders.
- Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and spending rebate fulfillment period will be eligible for the Spending Rebate Offer.
- Where the spending rebate under this promotion has been credited to a credit card account and there is a subsequent rebate and the Bank will deduct in respect of which the spending rebate was awarded, the relevant Cardholder is liable for the whole amount of the relevant spending rebate and the Bank will deduct such amount of spending rebate directly from the credit card account without prior notice to the Cardholder.
- Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in this promotion as well as cancellation of a Cardholder's credit card(s). The Bank further reserves the right to deduct any spending rebate awarded under this promotion directly from the credit card account without prior notice to the Cardholder.
- This promotion is subject to these terms and conditions. The Bank reserves the right to amend these terms and conditions and to terminate the Spending Rebate Offer under this promotion at any time without prior notice to the Cardholders. The list of participating merchants under this promotion will be updated from time to time. The Bank accepts no liability for any such change or termination.
- The Bank cannot be held liable for and makes no representations or warranties regarding the quality of goods and services provided by participating merchants.
- No person other than the 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.
- In case of disputes arising out of this promotion, the decision of the Bank and/or the respective participating merchants shall be final and conclusive.
- These terms and conditions are subject to prevailing regulatory requirements.
- These terms and conditions shall be governed by and construed in accordance with the English version of the Hong Kong Special Administrative Region.
- In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.

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