



Terms and Conditions for Red Hot Local Dining Spending Rewards

When can you enjoy the offer

1. The promotional period for the offer is from 15 March 2025 to 14 June 2025, and will be divided into 3 phases:
 - a. Phase 1: 15 March to 14 April 2025
 - b. Phase 2: 15 April to 14 May 2025
 - c. Phase 3: 15 May to 14 June 2025

What is the offer

2. During the promotional period, you can receive an extra 3% RewardCash rebate on Eligible Local Dining Transactions when you use an Eligible Credit Card to make Eligible Local Transactions with a total Net Spending Amount of HK\$8,000 or above in each phase. You can receive a maximum of extra \$100 RewardCash on Eligible Local Dining Transactions per phase, and for a total of \$300 RewardCash for the entire promotional period.

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 the Eligible Local Transactions and Eligible Local Dining Transactions during the promotional period; and
 - c. pay with an Eligible Credit Card for any relevant transactions and fulfil the respective requirements during the promotional period.

Read before you enjoy the offer

4. You must make a Registration before making any relevant transactions. Any Eligible Local Transactions and Eligible Local Dining Transactions made before Registration will not be counted. You only need to register once during the promotional period (in any of the phases) and will be entitled to receive the offer from that particular phase upon (i) the completion of Registration and (ii) meeting of the spending requirement. 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.

5. If you have more than one Eligible Credit Card under your name, we will include all Eligible Local Transactions and Eligible Local Dining Transactions across the various Eligible Credit Cards in a particular phase in calculating the extra RewardCash available to you in that phase.
6. We will calculate the extra RewardCash based on the records we hold on the Registration, the Eligible Local Transactions and the Eligible Local Dining Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Local Transactions for the entire promotional period maintained in our record by 30 September 2025.
7. Each of the primary cardholder and additional cardholders (with individual Registration) 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 extra RewardCash credited to the credit card account of the combined additional card.
8. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
9. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
10. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
11. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
12. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
13. You have to keep all original sales slips or official payment records of the Eligible Local Transactions and Eligible Local Dining Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.

15. 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.
16. 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 or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
17. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
18. 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

19. **'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.
20. **'Eligible Local Transactions'** are transactions of any amount made in Hong Kong dollars and conducted with an Eligible Card at local merchants in Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay during the promotional period and posted on our system during the offer fulfilment period.

These are not Eligible Local Transactions:

- a. Finance and bank charges: annual fees, finance charges, late charges;
- b. Other transactions:
 - i. mail, fax and telephone orders;
 - ii. bill payments settled via HSBC HK App and/or HSBC Online Banking;
 - iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - iv. transactions (including top-up transactions) made via e-wallets;
 - v. Octopus automatic add-value services transactions;
 - vi. redemption transactions under 'RewardCash e-shop' and other programmes;
 - vii. cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;

- viii. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Credit Card Interest-free Instalment Plan for purchases at local merchants, Spending Instalment Plan and other instalment plans;
 - ix. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - x. transactions at financial institutions (including purchase of merchandise and services from banks);
 - xi. wire transfers;
 - xii. betting and gambling transactions;
 - xiii. tax payments;
 - xiv. autopay and recurring transactions;
 - xv. all unposted/cancelled/refunded transactions.
21. **'Eligible Local Dining Transactions'** are transactions made in Hong Kong dollars with a minimum Net Spending Amount of HK\$500 each and conducted with an Eligible Credit Card at dining outlets in Hong Kong which are classified as restaurants or dining merchants according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay, and according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay during the promotional period and posted on our system during the offer fulfilment period. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses will not qualify as 'Eligible Local Dining Transactions'.
22. **'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.
23. **'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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

Reference number: Y25-U8-CAMH0603