



Terms and Conditions for HSBC EveryMile Credit Card Designated Airlines Spending Offer

When can you enjoy the offer

1. The promotional period is from 1 April to 30 June 2025.

What is the offer

2. During the promotional period, you can earn an 2.5% RewardCash rebate (including the basic RewardCash under the RewardCash Programme that we offer) when you use an Eligible Credit Card to make Eligible Transactions at Designated Merchants.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period;
 - b. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.

Read before you enjoy the offer

4. The RewardCash will be credited to the card account after the transaction is posted.
5. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
6. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
7. 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, records, and/or further evidence for inspection and we may keep them.
8. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
9. We can change or cancel the offer or amend the terms and conditions, upon due notice.

10. 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.
11. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
12. We write the terms and conditions of the offer under Hong Kong laws.

What these terms mean

13. **'Eligible Credit card'** refers to HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
14. **'Eligible Transactions'** are the transactions (i) with original sales slip or official payment record conduct at Designated Merchants; and (ii) in any currency. The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. These are not Eligible Transactions:
 - a. Finance and bank charges
 - b. Cash advance and withdrawals under a cash or spending instalment plan
 - c. Tax payment
 - d. Purchases and/or reload of stored value cards or e-Wallets (except for Octopus Automatic Add Value Service, other Octopus top-up transactions and reload to PayMe)
 - e. Transactions (including top-up transactions) made via e-Wallets
 - f. Spending types that do not earn RewardCash as defined in RewardCash Programme Terms and Conditions from time to time
15. **'Designated Merchants'** refer to Eva Air, Air New Zealand, Ethiopian Airlines and Singapore Airlines. They are defined according to the merchant code / transaction types as defined by VISA International or a merchant's acquiring bank.

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