



## **Terms and Conditions for Visa Instalments Promotion**

### **When can you enjoy the offer**

1. The promotion period for the offer is from 30 Apr to 15 Aug 2025.

### **What is the offer**

2. During the promotional period, you can:
  - a. enjoy a 10% instant discount per Eligible Transaction of HKD1,000 or above at KKday and check out by Visa Instalment with promo code\*
  - b. receive up to HKD300 instant discount per transaction under this offer.

\*Please refer to KKday promotion page for the promo code and details

### **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. make purchase of product(s)/ service(s) from Participating Merchant; and
  - c. are one of the users of the related products/ services and the name used to purchase the product(s)/ service(s) is same as the cardholder's name on the Eligible Credit Card; and
  - d. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period and fulfil the requirements as stated in clause 2 above.

### **Read before you enjoy the offer**

4. For the validity period of the related product(s)/ service(s) purchased, please refer to KKday promotion page for details.
5. You cannot:
  - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
  - b. use the offers in conjunction with other offers or discounts, discounted items or programmes, coupons, cash coupons, VIP privileges and membership benefits. Please check with respective Participating Merchant for details.
6. If you are eligible for the offer, the instant discount will be automatically displayed on the KKday payment page.

7. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
8. We accept no liability for the quality or additional promotional offers/ discounts as provided by Participating Merchant.
9. 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.
10. The terms and conditions of Participating Merchant, Eligible Credit Card, RewardCash Programme, interest-free merchant instalment plan and all other applicable prevailing promotions offered by us will apply.
11. We and the Participating Merchant 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.
12. If we or the Participating Merchant believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer.
13. In case of dispute arising out of this promotion, the decision of Participating Merchant and us shall be final and conclusive.
14. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region. In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

#### **What these terms mean**

15. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional or separate additional Visa Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
16. **'Eligible Transaction'** means the purchase is made at Participating Merchant that is settled with an Eligible Credit Card by Visa Instalments during the promotional period.
17. **'Participating Merchant'** refers to KKday.
18. **'Visa Instalments'** is a payment technology that enables Visa Credit Cardholders to convert qualifying purchases at Participating Merchant into smaller monthly payments at checkout. Currently in Hong Kong, it is only applicable to valid HSBC Visa Credit Cards. Participating Merchant might provide various repayment tenors and may require minimum transaction amount or purchase of selected products when paying by Visa Instalments. Please check with the Participating Merchant directly for more details.

Last updated date

30 Apr 2025

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

Reference number: KM1170448