



Terms and conditions

1. Cardholders are entitled to enjoy up to 10% Wallet Credit (the "Wallet Credit") for hotel booking via <https://www.booking.com/index.html?aid=2431336> by using an Eligible Credit Card or Debit Card during the Promotional Period (the "Booking") (the "Offer"). Cardholders must login to their Booking.com account in order to enjoy the Offer. The email of the Booking.com account must be the same used for your booking.
2. The promotional period is from 1 January to 31 December 2025, both dates inclusive (the "Promotional Period") and the period of stay must be between 1 January 2025 to 30 June 2026, both dates inclusive (the "Stay Period").
3. Cardholders can earn up to €200 Wallet Credit for each eligible booking.
4. This promotion applies to customers ("Cardholders") holding any Hong Kong Dollar personal primary, combined additional and separate additional credit card or debit card (except HSBC UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("the Bank") (each an "Eligible Credit Card or Debit Card"). Customers holding any of the Eligible Credit Card or Debit Card shall be referred to as the "Cardholders" below. An Eligible Credit Card or Debit Card must be used for all relevant payments in order for a Cardholder to enjoy the Offers under this promotion.
5. The Offer is applicable to hotel room charges only and is not applicable to local government taxes, service charge, cancellation fees or other charges.
6. The Offer is subject to availability and the terms and conditions stipulated by the respective participating hotels.
7. The Wallet Credit is calculated based on the hotel room charges in Euros and will be credited in Euros to the eligible Booking.com member account.
8. The Wallet Credit is calculated with reference to the transaction date of the Booking and all Bookings must be conducted during the Promotional Period. All Booking effected by the same Cardholder (with the same identity document) under various Eligible Credit Card or Debit Card will be separately counted. Primary Cardholder and additional Cardholder under the same Eligible Credit Card or Debit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the Offer under this promotion using the Eligible Credit Card or Debit Card under their respective names.
9. Upon verification and confirmation by Booking.com that the Booking are qualified for the Wallet Credit, the corresponding Wallet Credit will be automatically credited to the your Booking.com account after 64 or more calendar after checking out.
10. The Wallet Credit cannot be converted into cash or be withdrawn as a cash advance and is not transferable. The Wallet Credit can only be used towards bookings at properties that offer online payment via Booking.com.

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

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11. Cardholders must keep all original sales slips or official payment records in respect of the Eligible Transactions. In case of any dispute, the Bank reserves the right at any time during or after the 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 sales slips, official payment records and other documents or evidence submitted to the Bank will be retained by the Bank and will not be returned to the Cardholders.
12. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s).
13. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and the offer fulfilment period will be eligible for the Offer.
14. The Offer is subject to these terms and conditions and other terms and conditions stipulated by Booking.com and they may be subject to change. The Offer may be terminated by the Bank and Booking.com at their discretion at any time. The latest details of the Offer and the revised version of these terms and conditions will be made available on the relevant website as soon as practicable (if applicable).
15. The Bank accepts no liability for the quality of goods and services provided by Booking.com or any participating hotel.
16. The terms and conditions of the Cardholder's credit card or debit card agreement with the Bank will continue to apply.
17. 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.
18. In case of disputes arising out of the promotion, the decision by the Bank and/or Booking.com shall be final and conclusive.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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.

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