



Terms and Conditions for 2025 Red Hot Spending Rewards – Mainland China

When can you enjoy the offer

1. The promotional period for the offer is from 1 July to 31 December 2025, and will be divided into 2 phases:
 - a. Phase 1: 1 July to 30 September 2025
 - b. Phase 2: 1 October to 31 December 2025

What is the offer

2. During each phase of the promotional period, use your **Eligible Credit Card** to make **Eligible Transactions** upon accumulating a Net Spending Amount equivalent of HK\$5,000 or above in mainland China to enjoy an extra 3% RewardCash rebate on those **Eligible Dining Transactions**. You can receive a maximum of an extra \$300 RewardCash under this offer. If transactions are made with Eligible UnionPay Credit Cards (including HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card), you can enjoy another extra 2% RewardCash rebate on those Eligible Dining Transactions. You can receive a maximum of an extra \$200 RewardCash under this offer.

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 Eligible Transactions during the promotional period; and
 - c. 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. You must make a Registration before making any relevant transactions, any Eligible 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 the spending requirement. Completion of the

Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.

5. If you have more than one Eligible Credit Card under your name, we will include all Eligible 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 and the Eligible 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 Transactions for each respective phase maintained in our record by 31 December 2025 in relation to phase 1; on or before 31 March 2026 in relation to phase 2.
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 each phase under this promotion 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 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. No person other than you and us which include our successors and assigns 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.
15. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
16. 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.
17. 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.
18. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
19. 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

20. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards 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.
21. **'Eligible Transactions'** are transactions with original sales slip or official payment record that are (i) conducted with an Eligible Credit Card at mainland China in Renminbi ('RMB') according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay

International during the promotional period and posted on our system during the offer fulfilment period; and (ii) The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement. For Renminbi transactions that are posted in RMB in the credit card statement under RMB sub-account of Eligible Credit Card, every RMB1 is considered as HK\$1 in this promotion. These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges;
- Other transactions:
 - mail, fax and telephone orders;
 - transactions settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transaction (including top-up transaction) made via e-wallets;
 - Octopus automatic add-value transactions;
 - redemption transactions under 'RewardCash e-shop' and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - the whole transaction amount of Interest-free Merchant Instalment Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan or other instalment plans;
 - transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

22. **'Eligible Dining Transactions'** are transactions of any amount made in RMB and conducted with an Eligible Credit Card at dining outlets in mainland China which are classified as restaurants or dining merchants according to the merchant codes issued by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International 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 Dining Transactions.

23. **'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.

24. **'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

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