



Terms and conditions of HSBC Premier Mastercard® Credit Card Exclusive Privileges – Flexiroam X

When can you enjoy the offer

1. The promotional period for the offer is from 11 July 2025 to 31 December 2026.

What is the offer

2. During the promotional period, use your Eligible Credit Card to enjoy the following offers when you redeem on Flexiroam X mobile app:
 - Complimentary 3GB 15-day Global Data Roaming pass
 - 15% discount on subsequent data plans

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. pay with an Eligible Credit Card for during the promotional period to enjoy the discount; and
 - c. accept the terms and condition (<https://mastercard.flexiroam.com/mastercard/terms>) and privacy policy (<https://www.flexiroam.com/privacy-policy/>) of Global Data Roaming before redeeming the offer.

Read before you enjoy the offer

4. You can only enjoy the offer once under your Eligible Credit Card or your account under the Participating Merchant during the promotional period. If any abuse case, we reserve the right to deduct any relevant amount of discount under the offer directly from your Eligible Credit Card account without prior notice.
5. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
6. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offer in conjunction with any other coupons, discounts, promotional offers, staff discount and membership offer.

7. All services relating to the promotion are directly supplied by the Designated Merchant or third-party suppliers, and we accept no liability for their quality. For details, please refer to <https://www.flexiroam.com/>.
8. These terms and conditions and other terms and conditions of the Eligible Credit Card and the Designated Merchant will apply. We and the Designated Merchant reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to our website for the latest details, availability and terms and conditions of the offer.
9. The terms and conditions of the Eligible Credit Card will apply.
10. If we or the Designated Merchant believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
11. In case of disputes arising out of this promotion, the decision of the Designated Merchant and / or us shall be final and conclusive.
12. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

13. **“Eligible Credit Card”** means HSBC Premier Mastercard® Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
14. **“Designated Merchant”** means Flexiroam X.

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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RESTRICTED