



## Terms and Conditions for 2025 Exclusive Spending Programme for HSBC Premier Mastercard® Credit Card (September)

### When can you enjoy the offer

1. The promotional period for the offer is from 1 September 2025 to 23 November 2025, and will be divided into 2 phases:
  - a. Phase 1: 1 September to 12 October 2025
  - b. Phase 2: 13 October to 23 November 2025

### What is the offer

2. During the promotional period, you can:
  - a. **Basic offer:** use your HSBC Premier Mastercard® Credit Card (Eligible Credit Card) to make Eligible Transactions in each phase to enjoy:

Total Net Spending Amount per phase	Extra RewardCash Rebate per phase
HK\$15,000 – HK\$39,999	\$200
HK\$40,000 or above	\$500

The maximum rebate you can earn for the entire promotional period is \$1,000 RewardCash.

- b. **Top-up offer:** accumulate HK\$150,000 or more in Eligible Transactions using your Eligible Credit Card during the promotional period to receive a 6-month LUBUDS® Club LUXE Membership with LUBUDS® CLUB Welcome HKD800 e-Cash Coupons. You can enjoy this offer once only throughout the promotional period.

### 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 via Reward+ before conducting the Eligible Transactions during the promotional period;
  - c. pay with an Eligible Credit Card for any relevant transactions and fulfil the respective requirements during the promotional period; and
  - d. ensure that your Reward+ account remains valid during the offer fulfilment period (applicable to Top-up offer).

### 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 of the spending requirement. Completion of the Registration does not guarantee the eligibility of a card, transaction(s), cardholder for purposes of the offer or 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 for the Basic offer and the eligibility for the Top-up offer based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the Basic offer, we will credit the extra RewardCash to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions for the entire promotional period maintained in our record by 28 February 2026. If you qualify for the Top-up offer, the redemption code for the 6-month LUBUDS® Club LUXE Membership will be credited to your Reward+ account by 28 February 2026. The redemption code will be available under "Account" > "My e-Coupons" in Reward+. You can use the redemption code on the LUBUDS® APP to redeem the membership. The membership validity period is from 1 March 2026 to 31 August 2026. The LUBUDS® CLUB Welcome HKD800 e-Cash Coupons



will be issued by the LUBUDS® Group through the LUBUDS® APP. The e-Cash Coupon is subject to applicable Terms & Conditions. Please refer to the relevant Terms & Conditions on the membership and e-Cash Coupons for more details.

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 extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
9. 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.
10. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
11. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
12. 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.
13. The 6-month LUBUDS® Club LUXE Membership and LUBUDS® CLUB Welcome HKD800 e-Cash Coupons are offered by LUBUDS® Group. All associated photos, product information and descriptions are provided by LUBUDS® Group and are for reference only. We accept no liability in respect of the quality of the goods and services provided by LUBUDS® Group or any additional offers/discounts which the LUBUDS® Group may or may not offer. You are advised to check the details and related terms and conditions via <https://design.lubuds.com/WM/LBSHSBCLUXEBOOKLET.pdf>.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply. Use of the 6-month LUBUDS® Club LUXE Membership and LUBUDS® CLUB Welcome HKD800 e-Cash Coupons are subject to the terms and conditions stipulated by the supplying merchant, LUBUDS® CLUB. We are not the supplying merchant of the rewards and does not bear any responsibility and shall have no liability in respect of the delivery of, or the quality of products and services, terms and conditions, service after redemption provided by the supplying merchant, LUBUDS® CLUB.
15. We can change or cancel the offer or amend the terms and conditions without further notice. Please check Reward+ or our communication materials for the latest details, availability and terms and conditions of the offer.
16. 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.
17. 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.
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 an HSBC Premier Mastercard® Credit Card 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'** mean any **'Eligible Local Transactions'** or **'Eligible Overseas Transactions'** which are eligible for this promotion and conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period. **'Eligible Local Transactions'** are transactions made in Hong Kong dollars with a minimum Net Spending Amount of HK\$500 each at local merchants in Hong Kong. **'Eligible Overseas Transactions'** are transactions (i) with original sales slip or official payment record conducted outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay; and (ii) in any currency except Hong Kong Dollars, and (iii) with a minimum Net Spending Amount of HK\$500 equivalent or more. 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. Insurance Payment
  - b. Finance and bank charges: annual fees, finance charges, late charges;
  - c. Other transactions:
    - i. mail, fax and telephone orders;
    - ii. bill payments settled via HSBC HK App and/or HSBC Online Banking;
    - iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
    - iv. transactions (including top-up transactions) made via e-wallets;
    - v. Octopus automatic add-value services transactions;
    - vi. redemption transactions under 'RewardCash e-shop'
    - vii. and other programmes;
    - viii. cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
    - ix. the whole transaction amount of Interest-free Merchant Instalment Plan; after conversion posted in the credit card statement;
    - x. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan, Interest-free Merchant Instalment Plan and other instalment plans;
    - xi. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
    - xii. transactions at financial institutions (including purchase of merchandise and services from banks);
    - xiii. wire transfers;
    - xiv. betting and gambling transactions;
    - xv. tax payments;
    - xvi. autopay and recurring transactions;
    - xvii. all unposted/cancelled/refunded transactions.
22. **'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.
23. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.
24. **'Reward+'** means HSBC HK Reward+ mobile application.

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



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Issued by The Hongkong and Shanghai Banking Corporation Limited