



Terms and Conditions for Red Hot Shopping Special – SOGO

When can you enjoy the offer

1. The promotional period for the offer is from 24 October 2025 to 6 January 2026.

What is the offer

2. During the promotional period, you can:
 - a. receive an extra 6% RewardCash rebate on Eligible Transactions when you use an Eligible Credit Card to make Eligible Transactions with a total Net Spending Amount of HK\$3,000 or above at the Designated Merchant. You can receive a maximum of an extra \$700 RewardCash under this offer.
 - b. receive an extra 2% RewardCash rebate upon successfully apply for a 12-month or longer transaction instalment under the Spending Instalment Plan (the 'Eligible Spending Instalment Plan') with a single Eligible Transaction made at the Designated Merchant with an Eligible Credit Card. The extra RewardCash is capped at \$400 RewardCash under this promotion.

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 at the Designated Merchant during the promotional period; and
 - c. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period; and
 - d. fulfil the requirement under Clause 2a and/or 2b 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. 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 calculating the extra RewardCash.
6. We will calculate the extra RewardCash based on the records we hold on the Registration, the Eligible Transactions and the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the extra RewardCash by 30 April 2026 to:
 - a. Offer 2a: your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record;
 - b. Offer 2b: your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
7. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount and/ or Eligible Spending Instalment Plan, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card



- f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
8. For offer 2a, 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.
9. For offer 2b, the extra RewardCash only applicable to Eligible Spending Instalment Plan of a primary cardholder who hold an Eligible Credit Card. If more than one purchase transactions are combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan is not eligible for the offer. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled to for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation.
10. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
11. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
12. 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. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
13. 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.
14. You cannot:
- a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offer together with any other offer (unless otherwise specified).
15. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
16. By participating in any payment instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
17. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.



18. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant. We and the Designated 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.
19. 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.
20. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
21. 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.
22. 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

23. **'Designated Merchant'** means SOGO Hong Kong Company Limited in Hong Kong and its online shop (www.sogo.com.hk).
24. **'Eligible Credit Card'** means:
 - a. Offer 2a: any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) 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;
 - b. Offer 2b: any Hong Kong Dollar personal primary credit cards (except additional credit cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
25. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$500 each at the Designated Merchant during the promotional period and posted on our system during the offer fulfilment period. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
26. **'Eligible Spending Instalment Plan'** means the single Eligible Transaction is made by the Eligible Credit Card (except additional credit cards) as displayed in the HSBC HK App or Reward+, and in which a 12-month or longer Transaction Instalment under Spending Instalment Plan is applied successfully for such purchase transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the 'All-You-Can-Split' Programme.
27. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
28. **'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.



29. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.

30. **'Reward+'** refers to the 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