



Terms and Conditions for Red Hot Winter Rewards – Broadway

When can you enjoy the offer

1. The promotional period for the offer is from 1 December 2025 to 28 February 2026.

What is the offer

2. During the promotional period, use your Eligible Credit Card to make Eligible Transactions at the Designated Merchant to receive:

Accumulate Eligible Transactions with a total Net Spending Amount	Extra RewardCash rebate for using Eligible Credit Card (maximum amount of RewardCash)	Extra RewardCash rebate for using Eligible UnionPay Credit Card (maximum amount of RewardCash)
HK\$3,000 – HK\$5,999	3% (\$100 RewardCash)	3% (\$100 RewardCash)
HK\$6,000 – HK\$9,999	5% (\$400 RewardCash)	6% (\$500 RewardCash)
HK\$10,000 or above	6% (\$900 RewardCash)	8% (\$1,000 RewardCash)

You may also enjoy up to 50% off on selected regular-priced items when paying with Eligible Credit Card.

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.

Read before you enjoy the offer

4. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. unless otherwise specified, use the offer in conjunction with any other discounts or promotional offers.
5. 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.
6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Card in calculating the extra RewardCash.
7. 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 maintained in our record by 31 May 2026.



8. 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 Card. 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. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
10. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
11. 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.
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, official payment records and/or further evidence for inspection and we may keep them.
13. All photos, product information, descriptions, prices, offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while stock lasts. 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.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
15. 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 offers or amend the terms and conditions. Please check the relevant website or 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. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
18. No person other than you and us 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.
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.
20. These terms and conditions are subject to prevailing regulatory requirements.
21. Each of us and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.



What these terms mean

22. **'Designated Merchant'** means any shops of Broadway Photo Supply Ltd in Hong Kong and Broadway's online shop (www.broadwaylifestyle.com).
23. **'Eligible Credit Card'** means 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 HSBC. 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.
24. **'Eligible UnionPay Credit Card'** means any Hong Kong Dollar UnionPay Dual Currency Credit Cards (applicable to Hong Kong Dollar sub-account only), including HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card issued by HSBC. 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.
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. If a transaction is paid by instalments, the Net Spending Amount on the whole transaction (instead of individual instalment payments) will be used to determine the Eligible Transactions. All transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion. Instalments are not applicable to HSBC UnionPay Dual Currency Credit Cards.
26. **'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.
27. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+.
28. **'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

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