



Terms and Conditions for HSBC Credit Card Spending Instalment Plan Promotion – Insurance Premium Instalments

When can you enjoy the offer

1. The promotional period for the offer is from 15 November 2025 to 28 February 2026.

What is the offer

2. During the promotion period, when paying insurance premiums with an Eligible Credit Card ('Eligible Transaction(s)') and successfully applying for and being approved for a 12-month or longer transaction instalment under the Spending Instalment Plan ('Eligible Spending Instalment Plan'), you will receive a reward of extra \$100 RewardCash for every HK\$10,000 of approved instalment amount. 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. pay with an Eligible Credit Card for any Eligible Transactions; and
 - c. fulfil the requirement under Clause 2 above.

Read before you enjoy the offer

4. If more than one transaction is 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.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled 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. If you qualify for the offer, we will credit the extra RewardCash by 31 May 2026 to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
6. 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
7. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.



8. The Definition of insurance premium payment is determined according to the merchant codes as defined by Visa , MasterCard, UnionPay International or the merchant's acquiring bank and it is at the sole discretion of the Bank to determine whether the Premium payment transaction belongs to the Eligible Spending. The Bank reserves the right of final decision. We have no obligation to clarify which transactions and Spending Instalment Plan are eligible for the offer before you conduct or after you conducted the transactions and the application of Spending Instalment Plan.
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. 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.
10. 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.
11. 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).
12. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
13. By participating in any spending instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
14. The offer under this promotion is subject to these terms. We 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.
15. 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.
16. In case of disputes arising out of this promotion, the decision of us shall be final and conclusive.
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. These terms and conditions are subject to prevailing regulatory requirements.
19. Each of the Bank 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.



20. 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

21. **'Bank', '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 permitted assigns.
22. **'Eligible Credit Card'** means 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.
23. **'Eligible Transaction(s)'** means any credit card transactions of insurance premium payment, including but not limited to individuals insurance, pet insurance, car insurance, home insurance and travel insurance, which made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$10,000 each and posted on our system during the promotional 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.
24. **'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 eligible transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the 'All-You-Can-Split' Programme.
25. **'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.
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.

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

Reference number: Y25-U8-CAMH4109

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions for HSBC Credit Card Spending Instalment Plan Promotion – Trip.com

When can you enjoy the offer

1. The promotional period for the offer is from 15 November 2025 to 28 February 2026.

What is the offer

2. During the promotional period, you can receive an extra 2% RewardCash rebate upon successfully applying for a 12-month or longer transaction instalment under the Spending Instalment Plan (the 'Eligible Spending Instalment Plan') with 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. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period; and
 - c. fulfil the requirement under Clause 2 above.

Read before you enjoy the offer

4. 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.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled 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. If you qualify for the offer, we will credit the extra RewardCash by 31 May 2026 to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
6. 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
7. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.



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. 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.
10. 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.
11. 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).
12. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
13. By participating in any spending instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
14. 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.
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 offer or amend the terms and conditions. Please check the relevant website 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 disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
18. 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.
19. These terms and conditions are subject to prevailing regulatory requirements.



20. Each of the Bank 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.
21. 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

22. **'Bank', '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 permitted assigns.
23. **'Designated Merchant'** means Trip.com online shop (hk.trip.com).
24. **'Eligible Credit Card'** means 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\$1,000 each at the Designated Merchant and posted on our system during the promotional 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 eligible 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.

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

Reference number: Y25-U8-CAMH4108

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions of HSBC Credit Card Spending Instalment Plan – ‘New-to-Spending-Instalment Customers Promotion’

When can you enjoy the offer

1. The Promotional Period for the offer is from 1 October 2025 to 28 February 2026 (the ‘Promotional Period’).

What is the offer

2. During the Promotional Period, New-to-Spending-Instalment Customer who successfully apply for and get approved for a Spending Instalment Plan with approved amount of HK\$5,000 or above and repayment period of 12 months or above using an Eligible Credit Card (the ‘Eligible Spending Instalment Plan’), can receive an extra \$100 RewardCash for every HK\$5,000 of the approved instalment amount. The RewardCash is capped at \$300 for the offer.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card issued on or before 30 September 2024 and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
 - b. did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and ‘All-You-Can-Split’ Programme) between 1 October 2024 and 30 September 2025 (both dates inclusive); and
 - c. fulfill the requirements under Clause 2 above.

Read before you enjoy the offer

4. The offer cannot be exchanged for cash, other products, promotional offers, or discounts. The offer cannot be transferred or withdrawn as a cash advance.
5. The offer is not limited to a single Eligible Spending Instalment Plan. 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.
6. The total amount of RewardCash for the entire Promotional Period will be rounded up to the nearest integer.
7. We will calculate the RewardCash based on the records we hold on the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record by 31 May 2026.
8. If you have more than one Eligible Credit Card under your name and with same amount of Eligible Spending Instalment Plan, the 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
9. If any transaction where the RewardCash was awarded is subsequently reversed, we may deduct the 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 the Spending Instalment Plan, please read the relevant terms and conditions for details.
10. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
11. We reserve the right to amend these terms and conditions and to terminate the offer at any time. The latest details of the offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
12. 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 RewardCash or debit your credit card to take back any RewardCash you have enjoyed, or cancel your credit card.
13. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
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. These terms and conditions are subject to prevailing regulatory requirements.
16. Each of the Bank 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.
17. 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

18. **'Bank', '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 permitted assigns.
19. **'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.
20. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit card) 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.



21. **'Eligible Spending Instalment Plan'** means the Spending Instalment Plan of an Eligible Credit Card, which is applied successfully with approved instalment amount equal to HKD5,000 or above and repayment period of 12 months or above during the Promotional Period, but not include any 'All-You-Can-Split' Programme.
22. **'New-to-Spending-Instalment Customers'** refers to customer(s) who did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and 'All-You-Can-Split' Programme) between 1 October 2024 and 30 September 2025 (both dates inclusive).

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

Reference number: Y25-U8-CAMH4103(New-to-SPI)

Issued by The Hongkong and Shanghai Banking Corporation Limited

Terms and Conditions for Spending Instalment Plan applicable to Personal Credit Card Cardholders

1. Eligibility for the Instalment Plan

- (a) You are eligible to apply for the Spending Instalment Plan only if you hold a personal credit card issued by us (whether a primary or an additional credit card). 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.
- (b) The Spending Instalment Plan is provided subject to these Terms and Conditions which shall be in addition and supplementary to the Credit Card Terms. By applying for the Spending Instalment Plan by any means, you are considered to have accepted these Terms and Conditions and the Credit Card Terms (as supplemented) in full and will be bound by them. The provisions in these Terms and Conditions prevail over the provisions in the Credit Card Terms to the extent of any inconsistency between them.
- (c) We will decide whether to approve your application for the Spending Instalment Plan having regard to the status and repayment history of your Card Account. We have the right to approve or reject your application and to suspend or terminate the Spending Instalment Plan without any giving reason or prior notice. We have the final decision on all matters and disputes relating to the Spending Instalment Plan.

2. Scope and operation

- (a) Only posted purchase transactions effected with a Card qualify for the Spending Instalment Plan. Other transactions do not qualify and these transactions include the following:
 - (i) any unposted, cancelled or refunded transaction;
 - (ii) cash advance;
 - (iii) instalment plan;
 - (iv) Octopus AAVS (Octopus Automatic Add-Value Service);
 - (v) withdrawal amount under a cash instalment plan and/or a cash credit plan;
 - (vi) gambling transaction;
 - (vii) purchase and/or reload of stored value cards or e-Wallets;
 - (viii) transaction at financial institutions (including purchase of merchandise and services from banks);
 - (ix) transaction at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - (x) wire transfers; and
 - (xi) all fees and charges.
- (b) An application for the Spending Instalment Plan must be:
 - (i) for at least HK\$1,000 and may cover one or more posted purchase transactions effected using a Card ("Purchase"). Purchase billed to an additional Card Account or a private label card under the primary Card Account can be combined with Purchase billed to the primary Card Account for the purpose of an application by a primary cardholder. However, Purchase billed to a primary Card Account, other additional Card Accounts or private label card under the same primary Card Account cannot be combined with Purchase billed to the additional Card Account for the purpose of an application by an additional cardholder; and
 - (ii) made by you at least 3 working days before the payment due date of the relevant Purchase.
- (c) You should ensure that the total of (i) all outstanding balance in your Card Account (including all unbilled balance) and (ii) all payable handling fees does not exceed the approved credit limit of your Card Account at any time.
- (d) If we approve your application for the Spending Instalment Plan, we will withhold from the credit limit on your Card Account an amount equal to the total of (i) the approved Purchase amount ("**Approved Amount**") and (ii) all payable handling fees for the entire Instalment Period. We will calculate the amount of each instalment repayment by dividing the Approved Amount by the number of months in the Instalment Period plus the applicable handling fee (collectively, "**Repayment Amount**"). The credit limit on your Card Account will be restored progressively as the Repayment Amounts are actually received by us.
- (e) We will bill each Repayment Amount to your Card Account on a monthly basis as a transaction and show it on the Card statement. Each Repayment Amount is treated in the same way as a purchase transaction billed to your Card Account. You should pay it in the same manner as other purchase transactions. We will bill the first Repayment Amount along with an applicable one-off handling fee to your Card Account upon approval of your application for the Spending Instalment Plan and will show it in the first Card statement following the approval.

3. No cancellation but may repay early

- (a) You cannot cancel the Spending Instalment Plan after your application is approved by us, unless you repay in full the total amount of all remaining unpaid Repayment Amounts plus any interest and handling fee. You have to give us at least 14 working days' prior written notice and pay an administration fee of HK\$300. For HSBC Privé, the early repayment fee is waived.
- (b) You may make early repayment in full. We do not accept partial early repayment. You cannot revoke a notice for early repayment without our consent. We will not refund any paid handling fees even if you make early repayment.

4. Handling fees

Upon approval of your application for the Spending Instalment Plan, we will charge a monthly handling fee on the Approved Amount or a one-off handling fee, as applicable. The rate of the handling fee is specified in the marketing materials or other notices provided by us from time to time relating to the Spending Instalment Plan.

5. Termination of your Card

If your Card is cancelled or terminated for any reason during the Instalment Period, the total amount of all remaining unpaid Repayment Amounts and any payable interest become immediately due and payable by you.

6. Staff's remuneration

The remuneration for our sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is not determined solely on his financial performance. Sales staff's remuneration is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers.

7. Variation of these Terms and Conditions

We have the right to vary the handling fee and these Terms and Conditions from time to time. We will give you notice in a manner we consider appropriate. You will be bound by a variation unless we actually receive full payment of the total amount of all remaining unpaid Repayment Amounts plus any payable interest and handling fee before the date on which that variation takes effect.

8. Miscellaneous

- (a) We are not liable for the goods and services provided by any merchants.
- (b) Our provision and your use of the Spending Instalment Plan are subject to any applicable regulatory requirements.

9. Third party rights

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.

10. Governing law, jurisdiction and version

- (a) These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
- (b) You submit to the non-exclusive jurisdiction of the Hong Kong courts.
- (c) The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Spending Instalment Plan means the Spending Instalment Plan offered by us from time to time.

Approved Amount is defined in Clause 2(d).

Card means the credit card issued by us and approved by us for the Spending Instalment Plan.

Card Account means the account established in respect of a Card for recording Card transactions and other items. If a Card is a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card, Card Account consists of a Hong Kong dollar sub-account and a Renminbi sub-account.

Credit Card Terms means the relevant credit card terms governing your Card.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Instalment Period means the period of the Spending Instalment Plan specified by you on the application form and approved by us.

Purchase is defined in Clause 2(b)(i).

Repayment Amount is defined in Clause 2(d).

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means the person to whom we issue a credit card (whether a primary or an additional credit card) that is eligible for the Spending Instalment Plan.

Effective from 1 October 2024

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited