



Terms and Conditions for Red Hot Winter Rewards – Mannings

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 accumulate **Eligible Transactions** with a total **Net Spending Amount** of HK\$1,000 or above at **Designated Merchant** to receive:
 - a. an extra 5% RewardCash rebate of up to \$300 RewardCash;
 - b. another extra 5% RewardCash rebate of up to \$150 RewardCash for Eligible Transactions made on Friday, Saturday or Sunday.

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.
 - 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 Cards 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 largest 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 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. 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 of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or 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 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.
15. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
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 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 we 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 Mannings physical stores, Mannings Plus and Mannings Baby, Mannings Online Store (www.mannings.com.hk) and GNC Stores in Hong Kong.
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. HSBC UnionPay Dual Currency credit cards are not applicable at Mannings Online Store.
24. **'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. These are not Eligible Transactions:
- purchase of infant milk powder (stage 1);
 - charges on plastic shopping bags;
 - transactions (including top-up transactions) made via e-wallets; and
 - all unposted/cancelled/refunded transactions.
25. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of gift vouchers/ gift cards.
26. **'Registration'** means the successful registration of an Eligible Credit Card via the mobile application HSBC HK Reward+ app.

27. **'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!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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