



RewardCash e-Shop Terms & Conditions

1. We have the right to change or remove items available at RC e-Shop from time to time without notice. An item is available only while stocks last.
2. We will send you
 - 2.1. a confirmation email to your valid email address once a successful redemption is received on Reward+, and
 - 2.2. letter(s) with details on the reward collection/voucher delivery/ donation receipt request form details at your correspondence address recorded at the moment of gift redemption within 4 to 6 weeks from the successful redemption.
3. RewardCash must be used in a whole number at RC e-Shop subject to a minimum of 10 RewardCash for each item. Every 1 RewardCash equals to HK\$1 at RC e-Shop. You may redeem items at RC e-Shop using the full amount of RewardCash or a combination of RewardCash and cash. You must pay the cash portion by your HSBC credit card.
4. Offers featured in a designated exclusive section of RC e-Shop are available exclusively to holders of credit cards specified in that section.
5. The price indicated for an item at RewardCash e-Shop is in Hong Kong dollars unless we specify otherwise.
6.
 - 6.1. Loyalty discounts are available from time to time. A “loyalty discount” is a discount on the observed retail price of an item. The loyalty discount is based on the number of years elapsed since we issued your first primary credit card. The credit card must be valid and in good standing.
 - 6.2. The loyalty discounts do not apply to the following: vouchers redemption, donation, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme (including mileage programme annual fee waiver), credit card annual fee waiver, or special redemption offers (as and when available).
 - 6.3. You are not allowed to use the loyalty discounts in conjunction with any other promotional offer or discount (unless we specify otherwise).
7. You must be a holder of an eligible HSBC Hong Kong primary and/or additional credit card(s) as specified in the HSBC Reward+ Terms and Conditions.
 - 7.1. If you are redeeming an e-Shop item using RC only:

If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional



card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.

7.2. If you are redeeming an e-Shop item using RC and credit card payment:

First, you'll need to specify the RC amount you would like to use for the redemption. If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of redemption. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Then, the remaining balance must be settled with a HSBC credit card to complete the redemption. The credit card(s) must be valid and in good standing. Please note you always have the option to edit the allocation in Reward+.

7.3. Items exclusive to certain credit card(s) can only be redeemed using such eligible credit card(s). If you are redeeming items with RC and credit card payment, you must settle the balance with such eligible credit card(s). The credit card(s) must be valid and in good standing.

8. The above stated Clause 2.2 is only applicable to orders that are fulfilled by HSBC (i.e. products from "RC e-Shop (HSBC selection)" section).
9. In addendum to Clause 6, the loyalty discount is applicable for products listed in "RC e-Shop (HSBC selection) section" only, but not for products that are supplied and fulfilled by merchant partners (i.e. products from "RC e-shop (Shop by Partner)" section).
10. The "observed retail price" as stated in Clause 6 is also known as the "market price" of the product as mentioned in the RC e-Shop.
11. HSBC reserves the right to amend the Terms & Conditions without prior notice.
12. All matters and disputes are subject to the final decision of HSBC.
13. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.



獎賞錢 e-Shop 條款及細則

1. 本行有權不時更改或刪除在獎賞錢 e-Shop 內提供的禮品而無需通知閣下。禮品供應有限，換完即止。
2. 本行會在閣下於 Reward+ 應用程式上成功換領禮品後
 - 2.1. 發出確認電郵至閣下之有效電郵地址；及
 - 2.2. 於 4 至 6 個禮拜內寄出換領信 / 現金券 / 捐款收據申請表至閣下成功換領時系統所記錄之聯絡地址。
3. 在獎賞錢 e-Shop 內使用「獎賞錢」必須以整數為單位，而換領每件禮品必須使用最少 \$10「獎賞錢」。每\$1「獎賞錢」可於獎賞錢 e-Shop 內當作港幣 1 元使用。閣下在獎賞錢 e-Shop 內可全數以「獎賞錢」或合併使用「獎賞錢」及現金換領禮品。現金部分必須透過閣下的滙豐信用卡繳付。
4. 在獎賞錢 e-Shop 內指定的尊享獎賞部分內提供的禮品只供持有該部分內指定的信用卡持卡人換領。
5. 除本行另有指定外，獎賞錢 e-Shop 內的禮品以港幣定價。
6.
 - 6.1. 「年期折扣」優惠將不定時推出。「年期折扣」優惠是在禮品的觀察到之零售價上打折扣。「年期折扣」是根據您持有的第一張個人信用卡主卡之最初獲發年份計算的年數而訂。該信用卡必須在換領時有效及信用狀況良好。
 - 6.2. 「年資折扣」優惠不適用於下列事項：換領現金券、捐款、「獎賞錢」禮券計劃、於商戶即時兌換「獎賞錢」、「飛行優惠計劃」（包括「飛行優惠計劃」年費豁免）、信用卡年費豁免或特定換領優惠（如有提供）。
 - 6.3. 閣下不可與任何其他推廣優惠或折扣一併使用「年期折扣」優惠（除本行另有指定外）。
7. 您必須為滙豐 Reward+ 之條款及細則內所列明的合資格滙豐信用卡主卡及/或附屬卡的持卡人。
 - 7.1. 如您只使用「獎賞錢」換領 e-Shop 的禮品：

如您持有多於一張有合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡（包括您的主卡下之附屬卡或您的附屬卡）累積的所有「獎賞錢」。請注意，您亦可選擇在 Reward+ 內自行編輯「獎賞錢」的分配。



7.2. 「如您使用「獎賞錢」及信用卡付款換領 e-Shop 的禮品：

首先，您需要指定使用多少「獎賞錢」作兌換。如您持有多於一張合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡（包括您的主卡下之附屬卡或由您的附屬卡）累積的所有「獎賞錢」。然後，餘額必需要透過一張滙豐信用卡支付，以完成兌換。有關信用卡必須為有效及信用狀況良好。請注意，您亦可選擇在 Reward+內自行編輯「獎賞錢」的分配。

7.3. 某些指定信用卡專屬禮品只可用合資格的指定信用卡兌換。如您選擇使用「獎賞錢」及信用卡付款來兌換相關換領禮品，您必須以合資格的指定信用卡支付餘額。有關信用卡必須為有效及信用狀況良好。

8. 上述條款 2.2 只適用於由滙豐負責供應的禮品，即於「獎賞錢 e-Shop (滙豐精選)」的訂單。
9. 條款 6 中所提及的「年期折扣」優惠只適用於「獎賞錢 e-Shop(滙豐精選)」的禮品。此優惠並不適用於由合作商戶供應的禮品，即「獎賞錢 e-Shop(合作商戶)」的禮品。
10. 條款 6 中所指的「觀察到之零售價」即等同於獎賞錢 e-Shop 中顯示的「零售價」。
11. 滙豐保留修改條款及細則之權利，而毋須另行通知。
12. 所有事宜及糾紛一律以滙豐之最終決定為準。
13. 本條款及細則受香港特別行政區法律所管轄。
14. 本條款及細則的中英文版本如有所差異，一概以英文版本為準。