



'HSBC Credit Card QR Code Payment Promotion' Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 1 January to 30 June 2024.

What is the offer

2. During the promotional period, if you are using the QR Code Payment for the first time, you will be entitled to an extra \$100 RewardCash when you make 5 or more Eligible transactions through QR Code Payment with HSBC Reward+ or UnionPay App with your Eligible Credit Card.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
 - b. have downloaded Reward+ and have registered for HSBC Personal Internet Banking; or have successfully bound Eligible Credit Card in UnionPay App.
 - c. You are eligible for the offer if you haven't made any QR Code Payment transactions on or before 31 December 2023.

Read before you enjoy the offer

4. You are entitled to have a maximum of an extra \$100 RewardCash during the entire promotional period.
5. You cannot transfer the offer or exchange it for cash or other products, services or discounts.
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 Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your first Eligible Credit Card account which is used to conduct Eligible Transaction in our record by 30 September 2024.
8. You must keep all official payment records in respect of the QR Code Payment transaction. In case of any 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.
9. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
10. 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.

11. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ and UnionPay App will apply.
12. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
13. 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.
14. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
15. We write the terms and conditions of the offer under Hong Kong laws. 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

16. **'Eligible Credit Card'** means any personal primary HSBC Pulse UnionPay Dual Currency Diamond Credit Card (previously called the HSBC UnionPay Dual Currency Diamond Credit Card) or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
17. **'Eligible Transaction'** refers to any transaction of HKD30 (HKD Sub-account)/ RMB30 (RMB Sub-account) or above conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period, and shall be determined at our sole and absolute discretion. For transactions conducted in currencies other than Hong Kong Dollars and Renminbi, the transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement. Payments for instalment plans and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions.
18. **'QR Code Payment'** means the QR Code Payment function in Reward+ or UnionPay App which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code.
19. **'Reward+'** means HSBC HK Reward+ mobile application.
20. **'UnionPay App'** means UnionPay mobile application (as named 雲閃付 App in traditional Chinese).

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

Issued by The Hongkong and Shanghai Banking Corporation Limited