



# RewardCash Programme Terms and Conditions

## A. General Terms and Condition

Who may participate in RewardCash Programme

1. We may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the RewardCash Programme. The availability or redemption of some benefits, schemes or arrangements may be governed by further terms and conditions specified by us from time to time. Such benefits, schemes or arrangements may include RewardCash e-Shop, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants and Mileage Programme.

2. Only personal credit cards issued by us in Hong Kong and of the types specified by us from time to time are eligible for the RewardCash Programme. We have the right to specify and vary the types of credit cards that are eligible for the RewardCash Programme. We may exclude (a) any types of credit cards from the RewardCash Programme, or (b) any benefits, schemes or arrangements under the RewardCash Programme. Unless we specify otherwise, eligible credit cards include Visa, MasterCard and UnionPay credit cards. Eligible credit cards may be primary cards or additional cards and may be denominated in Hong Kong dollar, Renminbi or United States dollar. Standalone private label card and iCAN card are not eligible for the RewardCash Programme.

3. Your participation in the RewardCash Programme is governed by these Terms and Conditions and any other terms and conditions specified by us from time to time. If any dispute arises in relation to the RewardCash Programme, our decision or (if applicable) the relevant merchant's decision is final. Such dispute may include (a) any dispute over your eligibility for participation, your entitlement to benefits, records of redemption or other activities or transactions, or (b) any dispute between you and any merchant participating in the RewardCash Programme.

Earning RewardCash

- 4. Except as specified in Clause 5, you earn \$1 RewardCash for:
  - (a) every HK\$250 spent with your eligible card denominated in Hong Kong dollar;
  - (b) every US\$30 spent with your US\$ Visa Gold Card; or
  - (c) every RMB250 spent with your UnionPay Dual Currency credit card Renminbi sub-account.

5. We have the right not to award or allow you to use RewardCash unless your credit card and Card Account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:

- (a) cash advance;
- (b) fees and charges;
- (c) withdrawals under a cash or spending instalment plan;
- (d) (i) online bill payments to the Inland Revenue Department made with any credit card,
- (ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card, and
- (iii) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card.

RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and

- (e) quasi cash transactions including:
  - (i) betting and gambling transactions,
  - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques),
  - (iii) transactions at financial institutions (including purchase of merchandise and services from banks),
  - (iv) wire transfers, and
  - (v) purchase and/or reload of stored value cards or e-Wallets (except for reload to PayMe and via Octopus Automatic Added Value Service), according to the merchant codes issued by Visa, MasterCard Worldwide or UnionPay (as applicable) from time to time.

6. A card transaction does not earn RewardCash if:

- (a) it is unposted; or
- (b) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.

7. We will credit RewardCash earned by you to your Card Account. For the purpose of calculating your RewardCash entitlement, we will carry forward:

- (a) any odd dollars spent to the next card transaction; and
- (b) any odd dollars remaining on a statement date to the following statement month.

8. For a purchase under an instalment plan, you earn RewardCash as and when an instalment amount is posted to your Card Account. Posting of such amount may be in a lump sum or in instalments depending on the types and features of instalment plan.

Expiration of RewardCash

9. RewardCash earned is usually valid for at least one year and for up to two years. RewardCash earned with HSBC Premier MasterCard and HSBC Advance Visa Platinum cards is valid for up to three years. The expiry date for RewardCash earned on a card will be the date of the card statement of the expiry

month (regardless of the year) of the card. The expiry month will be shown in your card statement and (if applicable) your HSBC Internet Banking profile.

Transfer, pooling and redemption of RewardCash

10. (a) RewardCash is not transferable unless we otherwise specify. RewardCash may be transferred from one primary cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App.

(b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number, unless otherwise specified in these Terms and Conditions. If you are a primary cardholder, you may also pool RewardCash earned with additional cards.

11. We have the right to specify and vary the amount of RewardCash for redeeming various products and services from time to time. We have the right to accept or decline your request to redeem RewardCash. If you have not accumulated sufficient amount of RewardCash to redeem a product or service, any request to redeem or any purchase order will be cancelled automatically.

12. Once a redemption request or purchase order has been accepted by us or a participating merchant, you are not allowed to change, cancel or seek refund on it or exchange any redeemed item.

13. (a) We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction.

(b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card by you or by us.

Participating merchants

14. We have the right to specify and vary from time to time without notice (a) the merchants participating in the RewardCash Programme, or (b) any scheme or arrangement under the RewardCash Programme. We are not liable to you for any change of merchants. You may visit our website for the latest list of participating merchants.

15. Redemption of goods, services, vouchers, certificates, coupons or other benefits at a participating merchant is subject to the merchant's policy and the terms and conditions specified by the merchant.

Miscellaneous

16. We are not supplier of any products or services redeemable under the RewardCash Programme. We do not accept any liability relating to them. We are not responsible for lost, damaged or stolen products, vouchers, certificates or coupons redeemed or exchanged by you under the RewardCash Programme.

17. The general terms and conditions set out in Section A of these Terms and Conditions apply to all benefits, schemes or arrangements under the RewardCash Programme. If any such benefit, scheme or arrangement is also governed by

further terms and conditions, the further terms and conditions prevail over the general terms and conditions to the extent of any inconsistency between them. Such further terms and conditions may be set out in these Terms and Conditions or separately. We have the right to vary these Terms and Conditions and any other terms and conditions relating to the RewardCash Programme from time to time by notice.

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 are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.

20. 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.

## B) RewardCash e-Shop

21. We have the right to change or remove items available at RewardCash e-Shop from time to time without notice. An item is available only while stocks last.

22. You can redeem items at RewardCash e-Shop via HSBC Internet Banking or by returning a duly completed redemption form to us. We will mail a notification letter relating to your request to redeem RewardCash to your correspondence address within four to six weeks after we receive your request to redeem.

23. RewardCash must be used in a whole number at RewardCash e-Shop subject to a minimum of \$10 RewardCash for each item. Every \$1 RewardCash equals to HK\$1 at RewardCash e-Shop. You may redeem items at RewardCash 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 via HSBC Internet Banking.

24. Offers featured in a designated exclusive section of RewardCash e-Shop are available exclusively to holders of credit cards specified in that section.

25. The price indicated for an item at RewardCash e-Shop is in Hong Kong dollars unless we specify otherwise. If you redeem an item using your US\$ Visa Gold Card, we will process it as a foreign currency transaction.

26. (a) You may enjoy loyalty discounts specified by us from time to time. The loyalty discount is a discount on the observed retail price of the item calculated based on the year in which your longest held primary personal credit card was issued, and that card must be currently valid and in good standing.

(b) The loyalty discounts do not apply to the following: vouchers redemption, 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).

(c) You are not allowed to use the loyalty discounts in conjunction with any other promotional offer or discount (unless we specify otherwise).

## C) RewardCash Certificate Scheme

Register to participate

27. In order to participate in the RewardCash Certificate Scheme, you must successfully register via HSBC Internet Banking or return a duly completed registration form to us. You may request to register or update or cancel your registration for the RewardCash Certificate Scheme from time to time. We will usually process a request within the next working day (after receipt via HSBC Internet Banking) or within 14 working days (after receipt via other channels).

28. You may enrol various credit cards issued by us to you under the same Hong Kong Identity Card or Passport number for the RewardCash Certificate Scheme. If you are a primary cardholder, you may also enrol additional cards for the RewardCash Certificate Scheme. However, you must select one primary card for monthly RewardCash consolidation ("Consolidating Card").

Conversion of RewardCash to RewardCash Certificate

29. For calculating your RewardCash Certificate entitlement, accumulated and unused RewardCash in each of your enrolled Card Accounts will be automatically transferred to the Consolidating Card Account on each statement date. That transfer will be shown in the respective Card Account statements of the relevant month.

30. We convert all accumulated and unused RewardCash in the Consolidating Card Account as of each statement date of the Consolidating Card. Conversion of RewardCash to a RewardCash Certificate is made in blocks of \$50 RewardCash. The total value of RewardCash Certificate accumulated and issued will be shown in each monthly statement of the Consolidating Card and via HSBC Internet Banking.

31. (a) We issue one RewardCash Certificate each quarter. We calculate the value of the RewardCash Certificate to be issued to you on the last working day of March, June, September and December in a calendar year. The RewardCash Certificate will be mailed to you in the following month (i.e. April, July, October and January respectively).

(b) Each RewardCash Certificate is valid for 6 months from its issue date. We will not re-issue or replace an expired RewardCash Certificate.

(c) You are not allowed to (i) reverse any RewardCash transferred from your enrolled credit cards to the Consolidating Card, or (ii) convert any RewardCash Certificate back to RewardCash.

32. We have the right to cancel your right to participate in the RewardCash Certificate Scheme at any time if any of your enrolled credit Card Accounts becomes invalid or is not in good standing, which may include a Card Account being cancelled or blocked for any reason. Where we cancel your participation, we have the right to cancel or make any other arrangement for any accumulated and unused RewardCash in your Consolidating Card Account and any RewardCash Certificates issued to you.

Exchange RewardCash Certificates for merchant coupons

33. (a) You can exchange RewardCash Certificates for merchant coupons at one of the designated outlets of merchants participating in the RewardCash Certificate Scheme. You must present the original RewardCash Certificate and your Consolidating Card for exchanging merchant coupons.

(b) Each RewardCash Certificate can only be exchanged for merchant coupon(s) of equivalent value at one of the designated outlets of the participating merchant as stipulated on the RewardCash Certificate.

(c) If you report loss or theft of a RewardCash Certificate to us but the RewardCash Certificate subsequently comes into your possession, you are not allowed to exchange the RewardCash Certificate for merchant coupons. If you do so, in addition to our rights specified in Clause 13 above, we also have the right to debit the amount of RewardCash corresponding to the value of the merchant coupon(s) exchanged using the RewardCash Certificate, without prior notice to you.

34. You are not allowed to (a) redeem RewardCash Certificates or merchant coupons for cash, or (b) transfer them to another Card Account.

## D) Instant RewardCash Redemption at Merchants

35. iCAN cards and UnionPay Dual Currency credit cards are not eligible for "Instant RewardCash Redemption at Merchants".

36. If you are a primary cardholder, all accumulated and unused RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number and related additional cards will be pooled for redeeming and paying for products and services at the participating merchants. If you are an additional cardholder, only RewardCash earned with your card can be used for redeeming and paying for products and services at participating merchants.

37. Where the purchase price is less than the amount of RewardCash available for redemption, the amount of RewardCash equivalent to the purchase price will be deducted. Where the purchase price is greater than the amount of RewardCash available for redemption, the entire amount of available RewardCash will be deducted and you must pay the shortfall in the purchase price by your HSBC credit card. You cannot specify the amount of RewardCash to be deducted. RewardCash will be deducted instantly at the time a participating merchant processes your redemption order.

## E) Mileage Programme

38. You are eligible to participate in the Mileage Programme only if you are eligible to participate in the RewardCash Programme.

39. We have the right to vary the airlines that participate in the Mileage Programme at any time by notice.

40. (a) You have to apply for participating in the Mileage Programme with respect to a participating airline, even if you are already a member of its frequent flyer programme. You have to apply by filling in an enrolment form prescribed by the participating airline. A participating airline may accept or decline your application at its discretion.

(b) Your eligibility and participation in the Mileage Programme with respect to a participating airline is subject to (i) the terms and conditions in the enrolment form, and (ii) any further terms and conditions which may be specified or varied by the participating airline from time to time. A copy of the participating airline's terms and conditions will be sent to you upon your enrolment with the participating airline.

41. You can pool accumulated and unused RewardCash in your eligible credit Card Accounts (whether primary or additional credit Card Accounts).

42. (a) You may transfer RewardCash from your credit Card Account to the frequent flyer programme account maintained in your personal capacity with a participating airline, as long as your credit Card Account is valid and in good standing, but where you pool RewardCash from both primary and additional cards, you may transfer the RewardCash only to the primary cardholder's frequent flyer programme account. You are not allowed to transfer RewardCash to a frequent flyer programme account in the name of another person who participates in the Mileage Programme.

(b) You must transfer a minimum of \$40 RewardCash each time.

(c) You are allowed to transfer RewardCash only prior to its expiry date.

(d) After transferring RewardCash from your credit Card Account to your frequent flyer programme account with a participating airline, you are not allowed to (i) transfer it back to your credit Card Account, or (ii) re-transfer it to your frequent flyer programme account with another participating airline.

43. The conversion rate of RewardCash to miles differs for each participating airline, and it may be varied from time to time by notice. The latest conversion rate is available at our website.

44. You agree to pay us an annual fee for participating in the Mileage Programme as notified to you from time to time. You authorise us to debit the fee from any credit Card Account when it is due. The fee is non-refundable. The latest annual fee is available at our website.

45. (a) We take no responsibility for (i) RewardCash transferred by you to your frequent flyer programme account with any participating airline, or (ii) the acts or omissions of any participating airline.

(b) A participating airline may vary its policies or terms and conditions relating to the Mileage Programme or its frequent flyer programme at any time without notice, even if a variation affects mileage calculation, your accumulated mileage or other benefit entitlements, or benefit redemption.

## F) Pay with RC

46. "Pay with RC" allows you (in your capacity as a primary cardholder) to use RewardCash to pay your credit card statements and transactions via channels designated by us. "Pay with RC" is part of the RewardCash Programme and it is governed by these Terms and Conditions and the Reward+ Terms and Conditions.

## G) HSBC EveryMile Credit Card

47. Insofar as HSBC EveryMile Credit Card is concerned, notwithstanding anything contained in Clauses 10(a) and 22:

(a) HSBC EveryMile Credit Card cannot receive RewardCash transferred from any cardholders.

(b) Redemption of items or mileage with RewardCash earned with HSBC EveryMile Credit Card should be made with Reward+ App, but not through HSBC Internet Banking.

## Definitions

**Consolidating Card** is defined in Clause 28.

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

**Reward+ App** means the HSBC Reward+ mobile app which is a dedicated credit card mobile app to manage your HSBC Card Accounts in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.

**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 card or an additional card).

Effective from 20 September 2021

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!**





滙豐

## 「獎賞錢」計劃條款及細則

### A. 一般條款及細則

誰可參與「獎賞錢」計劃

1. 本行可提供、更改、暫停或撤銷「獎賞錢」計劃下的不同優惠、計劃或安排。本行可能不時指定規管提供或換領某些優惠、計劃或安排的其他條款及細則。該等優惠、計劃或安排可包括「獎賞錢」購物網、「獎賞錢」禮券計劃、於商戶即時兌換「獎賞錢」及「飛行優惠計劃」。

2. 只有本行在香港發出及屬本行不時指定種類的個人信用卡方合資格參與「獎賞錢」計劃。本行有權指定及更改合資格參與「獎賞錢」計劃的信用卡種類。本行可豁除(a)可參與「獎賞錢」計劃的任何信用卡種類，或(b)「獎賞錢」計劃下的任何優惠、計劃或安排。除非本行另有指定，合資格信用卡包括滙財卡、萬事達卡及銀聯信用卡。合資格信用卡可以是基本卡或附屬信用卡，亦可以是港幣、人民幣或美元卡。獨立優惠卡及iCAN卡不合資格參與「獎賞錢」計劃。

3. 閣下參與「獎賞錢」計劃受本條款及細則及本行不時指定的任何其他條款及細則規管。如就「獎賞錢」計劃出現任何爭議，本行或有關商戶(如適用)的決定為最終的。該等爭議可包括(a)就閣下的參與資格、閣下可獲取的優惠、換領或其他活動或交易的記錄的任何爭議，或(b)閣下與參與「獎賞錢」計劃的商戶之間的任何爭議。

賺取「獎賞錢」

4. 除第5條另有指定外，閣下在下列情況下，即可賺取\$1「獎賞錢」：

- (a) 以合資格的港幣信用卡簽賬每港幣250元；
- (b) 以美元滙財金卡簽賬每30美元；或
- (c) 以銀聯雙幣信用卡人民幣子戶口簽賬每人民幣250元。

5. 就分期計劃下的購物交易，當供款金額記入閣下的信用卡戶口時，閣下即可賺取「獎賞錢」。該等誌賬可以全數或分期方式，視乎分期計劃的種類及特點而定。

6. 在下列情況下，信用卡交易不能賺取「獎賞錢」：

- (a) 信用卡交易未被誌賬；或
- (b) 信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回(包括購物退稅)。

7. 本行會將閣下賺取的「獎賞錢」存入閣下的信用卡戶口。為計算閣下可賺取的「獎賞錢」，本行會將：

- (a) 任何剩餘金額帶往下一次信用卡交易；及
- (b) 任何於結單日的剩餘金額帶往下一個結單月。

8. 就分期計劃下的購物交易，當供款金額記入閣下的信用卡戶口時，閣下即可賺取「獎賞錢」。該等誌賬可以全數或分期方式，視乎分期計劃的種類及特點而定。

9. 已賺取的「獎賞錢」有效期通常最短為一年及最長為兩年。以滙豐卓越理財萬事達卡及滙豐運籌理財白金Visa卡賺取的「獎賞錢」有效期最長為三年。閣下已賺取的「獎賞錢」於信用卡屆滿月份(不論年份)的結單日到期。信用卡屆滿月份會顯示於信用卡結單及(如適用)閣下的滙豐網上理財賬戶內。

10. (a) 除非本行另有指定，「獎賞錢」不可轉讓。「獎賞錢」可於本行的Reward+應用程式由一位主卡持卡人轉讓至另一位主卡持卡人。若您沒有安裝Reward+應用程式或並未於Reward+應用程式內登記使用「獎賞錢」的轉讓功能，您亦可接收來自他人的「獎賞錢」。

(b) 閣下可合併使用就同一香港身分證或護照號碼向閣下發出的各張信用卡所賺取的「獎賞錢」(除非本條款及細則另有指定)。若閣下是基本卡持卡人，閣下亦可合併使用附屬信用卡所賺取的「獎賞錢」。

11. 本行有權不時指定及更改換領不同產品及服務所需的「獎賞錢」金額。本行有權接納或拒絕閣下「獎賞錢」換領的要求。如閣下未有累積足夠「獎賞錢」以換領產品或服務，任何換領要求或訂購指示將自動被取消。

12. 換領要求或訂購指示一經本行或參與商戶接受，閣下就不可更改、取消、尋求退款或退換任何已換領項目。

13. (a) 如本行合理地認為閣下在賺取、合併、換領或使用(包括轉移或轉換)「獎賞錢」方面涉及任何欺詐或濫用行為，本行有權沒收或取消任何已累積的「獎賞錢」及終止閣下的信用卡。該等欺詐或濫用行為可包括用一項交易賺取「獎賞錢」後以任何方式獲退回該項交易的金額。

(b) 無論是由閣下主動取消信用卡或被本行終止使用信用卡，本行有權取消閣下任何已累積的「獎賞錢」。

14. 本行有權不時指定及更改下列事項而無需通知閣下：

- (a) 參與「獎賞錢」計劃的商戶；或
- (b) 「獎賞錢」計劃下的任何計劃或安排。

本行就更改商戶無需向閣下負責。閣下可瀏覽本行網站以閱覽最新參與商戶名單。

15. 閣下於參與商戶換領商品、服務、現金券、禮券、優惠券或其他優惠，須受參與商戶的政策及其指定的條款及細則約束。

16. 本行並非「獎賞錢」計劃下可換領產品或服務的供應商。就該等產品及服務本行概不負責。閣下在「獎賞錢」計劃下換領或調換的產品、現金券、禮券或優惠券如有遺失、損毀或被竊，本行概不負責。

17. 本條款及細則A部分中所載的一般條款及細則適用於「獎賞錢」計劃下的所有優惠、計劃或安排。如任何優惠、計劃或安排亦受其他條款及細則規管而該等其他條款及細則與本一般條款及細則有任何不一致，概以該等其他條款及細則為準。該等其他條款及細則可載於本條款及細則內或分開載列。本行有權不時在給予閣下通知後更改本條款及細則及有關「獎賞錢」計劃的任何其他條款及細則。

18. 除閣下及本行以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

19. 本條款及細則受香港法律管轄並按其詮釋。閣下服從香港法院的非專有管轄權。

20. 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

### B) 「獎賞錢」購物網

21. 本行有權不時更改或刪除在「獎賞錢」購物網內提供的禮品而無需通知閣下。禮品供應有限，換完即止。

22. 閣下可透過滙豐網上理財或向本行交回填妥的換領表格換領「獎賞錢」購物網內的禮品。本行會在收到閣下的「獎賞錢」換領要求後四至六星期內將有關通知郵寄至閣下的通信地址。

23. 在「獎賞錢」購物網內使用「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」購物網內當作港幣1元使用。閣下在「獎賞錢」購物網內可全數以「獎賞錢」或合併使用「獎賞錢」及現金換領禮品。現金部分必須透過滙豐網上理財以閣下的滙豐信用卡繳付。

24. 在「獎賞錢」購物網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。

25. 除本行另有指定外，「獎賞錢」購物網內的禮品以港幣定價。如閣下以美元滙財金卡換領禮品，本行會如外幣交易簽賬處理。

26. (a) 閣下可享有本行不時指定的「年資折扣」優惠。「年資折扣」優惠是將禮品的觀察到之零售價打折扣，並根據閣下持有年期最長之個人基本卡的最初獲發年份計算。該信用卡必須在換領時有效及信用狀況良好。

(b) 「年資折扣」優惠不適用於下列事項：換領現金券、「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)。

(c) 閣下不可與任何其他推廣優惠或折扣一併使用「年資折扣」優惠(除本行另有指定外)。

### C) 「獎賞錢」禮券計劃

27. 如欲參與「獎賞錢」禮券計劃，閣下必須成功透過滙豐網上理財登記或向本行交回填妥的登記表格。閣下可不時要求登記或更新或取消登記參與「獎賞錢」禮券計劃。本行一般會在透過滙豐網上理財收到要求後下一個工作天內或透過其他渠道收到要求後十四個工作天內處理要求。

28. 閣下可同時登記本行就同一香港身分證或護照號碼向閣下發出的各張信用卡參與「獎賞錢」禮券計劃。若閣下是基本卡持卡人，閣下亦可登記附屬信用卡參與「獎賞錢」禮券計劃，但閣下必須選擇其中一張基本卡作每月合併累算「獎賞錢」之用(簡稱「合併信用卡」)。

29. 就計算閣下可獲發的「獎賞錢」禮券數目，各個已登記信用卡戶口內累積及剩餘的「獎賞錢」會於每個結單日自動被轉移至合併信用卡戶口。該轉移會顯示於相關月份的信用卡戶口結單上。

30. 本行會轉換於合併信用卡每個結單日在合併信用卡戶口內所有累積及剩餘的「獎賞錢」。本行會按每\$50「獎賞錢」為單位將「獎賞錢」轉換成「獎賞錢」禮券。閣下可透過合併信用卡月結單及滙豐網上理財查閱已累積及獲發的「獎賞錢」禮券總值。

31. (a) 本行會每季發出一張「獎賞錢」禮券。本行於每年三月、六月、九月及十二月的最後一個工作日計算閣下獲發的「獎賞錢」禮券的價值。「獎賞錢」禮券會於隨後一個月(即分別為四月、七月、十月及一月)郵寄給閣下。

(b) 各「獎賞錢」禮券有效期為發出日期起六個月。有效期屆滿的「獎賞錢」禮券將不獲補發或替換。

(c) 閣下不可(i)把已轉移至合併信用卡戶口的「獎賞錢」還原至登記信用卡戶口，或(ii)將「獎賞錢」禮券轉換回「獎賞錢」。

32. 如閣下任何已登記的信用卡戶口變成無效或未有維持良好信用狀況(當中可能包括信用卡戶口因任何原因被取消或凍結)，本行有權隨時取消閣下參與「獎賞錢」禮券計劃的權利。如本行取消閣下的參與，本行有權取消合併信用卡戶口內任何累積及剩餘的「獎賞錢」及任何已向閣下發出的「獎賞錢」禮券或就該等事宜另作任何其他安排。

33. (a) 閣下可於參與「獎賞錢」禮券計劃商戶的特選門市以「獎賞錢」禮券換領商戶優惠券。閣下必須出示「獎賞錢」禮券正本及閣下的合併信用卡以換領商戶優惠券。

(b) 每張「獎賞錢」禮券只可於其中一間列印於「獎賞錢」禮券上的參與商戶指定門市換領其相等價值的商戶優惠券。

(c) 如閣下通知本行「獎賞錢」禮券已遺失或被竊但閣下隨後獲得該「獎賞錢」禮券，閣下不可以該「獎賞錢」禮券換領商戶優惠券。否則，除以上第13條所載的權利外，本行亦有權扣取與已換領的商戶優惠券價值相等的「獎賞錢」，而無需事先通知閣下。

34. 閣下不可(a)以「獎賞錢」禮券或商戶優惠券換領現金，或(b)把「獎賞錢」禮券或商戶優惠券轉移至其他信用卡戶口。

### D) 於商戶即時兌換「獎賞錢」

35. 於商戶即時兌換「獎賞錢」不適用於iCAN卡及銀聯雙幣信用卡。

36. 若閣下是基本卡持卡人，就同一香港身分證或護照號碼向閣下發出的各張信用卡及相關附屬信用卡所賺取的所有累積及剩餘的「獎賞錢」會被合併作換領及繳付參與商戶的產品及服務之用。若閣下是附屬信用卡持卡人，閣下只可使用該附屬信用卡所賺取的「獎賞錢」換領及繳付參與商戶的產品及服務。

37. 若繳付金額少於可用於換領的「獎賞錢」，相等於繳付金額的「獎賞錢」數目會被扣減。若繳付金額多於可用於換領的「獎賞錢」，所有可用「獎賞錢」會被扣減，而閣下必須以閣下的滙豐信用卡繳付差額。閣下不可指定被扣減的「獎賞錢」數目。當參與商戶處理閣下的換領指示時，「獎賞錢」會被即時扣減。

### E) 「飛行優惠計劃」

38. 閣下須合資格參與「獎賞錢」計劃，方可參與「飛行優惠計劃」。

39. 本行有權在給予閣下通知後隨時更改參與「飛行優惠計劃」的航空公司。

40. (a) 即使閣下已成為一家參與「飛行優惠計劃」的航空公司飛行常客計劃的會員，閣下仍須填寫該航空公司指定的登記表格以申請參與「飛行優惠計劃」。參與「飛行優惠計劃」的航空公司可酌情接納或拒絕閣下的申請。

(b) 閣下就參與一家航空公司「飛行優惠計劃」的資格及相關事宜受(i)「飛行優惠計劃」登記表格列明的條款及細則，及(ii)該航空公司可不時指定或更改的任何其他條款及細則約束。參與「飛行優惠計劃」的航空公司的條款及細則副本會於閣下跟該航空公司登記後向閣下發出。

41. 閣下可合併合資格信用卡戶口內累積及剩餘的「獎賞錢」(不論是基本卡戶口或附屬信用卡戶口)。

42. (a) 只要閣下持有有效及信用狀況良好的信用卡，即可把「獎賞錢」從閣下的信用卡戶口轉移至閣下於參與「飛行優惠計劃」的航空公司以個人身分登記的飛行常客計劃戶口。如閣下合併使用基本卡及附屬信用卡的「獎賞錢」，閣下只可把「獎賞錢」轉移至基本卡持有人的飛行常客計劃戶口。閣下不得把「獎賞錢」轉移至參與「飛行優惠計劃」的其他人士名下的飛行常客計劃戶口。

(b) 閣下每次必須轉移不少於\$40「獎賞錢」。

(c) 閣下只可在「獎賞錢」有效期屆滿前轉移「獎賞錢」。

(d) 已從閣下的信用卡戶口轉移至閣下於參與「飛行優惠計劃」的航空公司的飛行常客計劃戶口的「獎賞錢」不可(i)轉回閣下的信用卡戶口，或(ii)再轉移至閣下於參與「飛行優惠計劃」的另一家航空公司的飛行常客計劃戶口。

43. 「獎賞錢」轉換里數的比率因每家參與「飛行優惠計劃」的航空公司而有所不同，並可不時在給予閣下通知後被更改。最新比率可於本行網站瀏覽。

44. 閣下同意向本行繳付本行不時通知閣下參與「飛行優惠計劃」的年費。閣下授權本行於年費到期時從任何信用卡戶口支取該年費。該年費概不獲退還。最新年費可於本行網站瀏覽。

45. (a) 就(i)閣下轉移至閣下於任何參與「飛行優惠計劃」的航空公司飛行常客計劃戶口的「獎賞錢」，或(ii)任何參與「飛行優惠計劃」的航空公司的作為或遺漏，本行概不負責。

(b) 即使影響里數計算或閣下累積的里數或其他可享優惠或優惠換領，參與「飛行優惠計劃」的航空公司可隨時更改其與「飛行優惠計劃」或飛行常客計劃相關的政策或條款及細則而無需通知閣下。

### F) 「賞付款」功能

46. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

### G) 滙豐EveryMile信用卡

47. 就滙豐 EveryMile信用卡而言，儘管有第10(a)及22條所載條款，但：

(a) 滙豐 EveryMile信用卡不能接收由他人轉讓的「獎賞錢」。

(b) 以滙豐 EveryMile信用卡賺取的「獎賞錢」只可透過Reward+流動應用程式而非滙豐網上理財換領禮品或兌換飛行里數。

### 定義

**合併信用卡**的定義見第28條。

**香港**指中華人民共和國香港特別行政區。

**Reward+應用程式**指專為香港滙豐信用卡而設的滙豐Reward+流動應用程式，持卡人可於Reward+應用程式管理信用卡賬戶。它受約束於此條款及細則、Reward+條款及細則，以及適用於Reward+應用程式的特定功能之條款及細則。

**本行或本行的**指香港上海滙豐銀行有限公司及其繼承人及受讓人。

**閣下或閣下的**指獲本行發出信用卡(不論是基本卡或附屬信用卡)的人士。

由2021年9月20日起生效

(注意：如中文譯本與英文本在文義上出現分歧，概以英文本為準。)

### 信定唔借？還得到先好借！

由香港上海滙豐銀行有限公司刊發  
Issued by The Hongkong and Shanghai  
Banking Corporation Limited

26. (a) 閣下可享有本行不時指定的「年資折扣」優惠。「年資折扣」優惠是將禮品的觀察到之零售價打折扣，並根據閣下持有年期最長之個人基本卡的最初獲發年份計算。該信用卡必須在換領時有效及信用狀況良好。

(b) 「年資折扣」優惠不適用於下列事項：換領現金券、「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)。

(c) 閣下不可與任何其他推廣優惠或折扣一併使用「年資折扣」優惠(除本行另有指定外)。

### C) 「獎賞錢」禮券計劃

27. 如欲參與「獎賞錢」禮券計劃，閣下必須成功透過滙豐網上理財登記或向本行交回填妥的登記表格。閣下可不時要求登記或更新或取消登記參與「獎賞錢」禮券計劃。本行一般會在透過滙豐網上理財收到要求後下一個工作天內或透過其他渠道收到要求後十四個工作天內處理要求。

28. 閣下可同時登記本行就同一香港身分證或護照號碼向閣下發出的各張信用卡參與「獎賞錢」禮券計劃。若閣下是基本卡持卡人，閣下亦可登記附屬信用卡參與「獎賞錢」禮券計劃，但閣下必須選擇其中一張基本卡作每月合併累算「獎賞錢」之用(簡稱「合併信用卡」)。

29. 就計算閣下可獲發的「獎賞錢」禮券數目，各個已登記信用卡戶口內累積及剩餘的「獎賞錢」會於每個結單日自動被轉移至合併信用卡戶口。該轉移會顯示於相關月份的信用卡戶口結單上。

30. 本行會轉換於合併信用卡每個結單日在合併信用卡戶口內所有累積及剩餘的「獎賞錢」。本行會按每\$50「獎賞錢」為單位將「獎賞錢」轉換成「獎賞錢」禮券。閣下可透過合併信用卡月結單及滙豐網上理財查閱已累積及獲發的「獎賞錢」禮券總值。

31. (a) 本行會每季發出一張「獎賞錢」禮券。本行於每年三月、六月、九月及十二月的最後一個工作日計算閣下獲發的「獎賞錢」禮券的價值。「獎賞錢」禮券會於隨後一個月(即分別為四月、七月、十月及一月)郵寄給閣下。

(b) 各「獎賞錢」禮券有效期為發出日期起六個月。有效期屆滿的「獎賞錢」禮券將不獲補發或替換。

(c) 閣下不可(i)把已轉移至合併信用卡戶口的「獎賞錢」還原至登記信用卡戶口，或(ii)將「獎賞錢」禮券轉換回「獎賞錢」。

32. 如閣下任何已登記的信用卡戶口變成無效或未有維持良好信用狀況(當中可能包括信用卡戶口因任何原因被取消或凍結)，本行有權隨時取消閣下參與「獎賞錢」禮券計劃的權利。如本行取消閣下的參與，本行有權取消合併信用卡戶口內任何累積及剩餘的「獎賞錢」及任何已向閣下發出的「獎賞錢」禮券或就該等事宜另作任何其他安排。

33. (a) 閣下可於參與「獎賞錢」禮券計劃商戶的特選門市以「獎賞錢」禮券換領商戶優惠券。閣下必須出示「獎賞錢」禮券正本及閣下的合併信用卡以換領商戶優惠券。

(b) 每張「獎賞錢」禮券只可於其中一間列印於「獎賞錢」禮券上的參與商戶指定門市換領其相等價值的商戶優惠券。

(c) 如閣下通知本行「獎賞錢」禮券已遺失或被竊但閣下隨後獲得該「獎賞錢」禮券，閣下不可以該「獎賞錢」禮券換領商戶優惠券。否則，除以上第13條所載的權利外，本行亦有權扣取與已換領的商戶優惠券價值相等的「獎賞錢」，而無需事先通知閣下。

34. 閣下不可(a)以「獎賞錢」禮券或商戶優惠券換領現金，或(b)把「獎賞錢」禮券或商戶優惠券轉移至其他信用卡戶口。

### D) 於商戶即時兌換「獎賞錢」

35. 於商戶即時兌換「獎賞錢」不適用於iCAN卡及銀聯雙幣信用卡。

36. 若閣下是基本卡持卡人，就同一香港身分證或護照號碼向閣下發出的各張信用卡及相關附屬信用卡所賺取的所有累積及剩餘的「獎賞錢」會被合併作換領及繳付參與商戶的產品及服務之用。若閣下是附屬信用卡持卡人，閣下只可使用該附屬信用卡所賺取的「獎賞錢」換領及繳付參與商戶的產品及服務。

37. 若繳付金額少於可用於換領的「獎賞錢」，相等於繳付金額的「獎賞錢」數目會被扣減。若繳付金額多於可用於換領的「獎賞錢」，所有可用「獎賞錢」會被扣減，而閣下必須以閣下的滙豐信用卡繳付差額。閣下不可指定被扣減的「獎賞錢」數目。當參與商戶處理閣下的換領指示時，「獎賞錢」會被即時扣減。

### E) 「飛行優惠計劃」

38. 閣下須合資格參與「獎賞錢」計劃，方可參與「飛行優惠計劃」。

39. 本行有權在給予閣下通知後隨時更改參與「飛行優惠計劃」的航空公司。

40. (a) 即使閣下已成為一家參與「飛行優惠計劃」的航空公司飛行常客計劃的會員，閣下仍須填寫該航空公司指定的登記表格以申請參與「飛行優惠計劃」。參與「飛行優惠計劃」的航空公司可酌情接納或拒絕閣下的申請。

(b) 閣下就參與一家航空公司「飛行優惠計劃」的資格及相關事宜受(i)「飛行優惠計劃」登記表格列明的條款及細則，及(ii)該航空公司可不時指定或更改的任何其他條款及細則約束。參與「飛行優惠計劃」的航空公司的條款及細則副本會於閣下跟該航空公司登記後向閣下發出。

41. 閣下可合併合資格信用卡戶口內累積及剩餘的「獎賞錢」(不論是基本卡戶口或附屬信用卡戶口)。

42. (a) 只要閣下持有有效及信用狀況良好的信用卡，即可把「獎賞錢」從閣下的信用卡戶口轉移至閣下於參與「飛行優惠計劃」的航空公司以個人身分登記的飛行常客計劃戶口。如閣下合併使用基本卡及附屬信用卡的「獎賞錢」，閣下只可把「獎賞錢」轉移至基本卡持有人的飛行常客計劃戶口。閣下不得把「獎賞錢」轉移至參與「飛行優惠計劃」的其他人士名下的飛行常客計劃戶口。

(b) 閣下每次必須轉移不少於\$40「獎賞錢」。

(c) 閣下只可在「獎賞錢」有效期屆滿前轉移「獎賞錢」。

(d) 已從閣下的信用卡戶口轉移至閣下於參與「飛行優惠計劃」的航空公司的飛行常客計劃戶口的「獎賞錢」不可(i)轉回閣下的信用卡戶口，或(ii)再轉移至閣下於參與「飛行優惠計劃」的另一家航空公司的飛行常客計劃戶口。

43. 「獎賞錢」轉換里數的比率因每家參與「飛行優惠計劃」的航空公司而有所不同，並可不時在給予閣下通知後被更改。最新比率可於本行網站瀏覽。

44. 閣下同意向本行繳付本行不時通知閣下參與「飛行優惠計劃」的年費。閣下授權本行於年費到期時從任何信用卡戶口支取該年費。該年費概不獲退還。最新年費可於本行網站瀏覽。

45. (a) 就(i)閣下轉移至閣下於任何參與「飛行優惠計劃」的航空公司飛行常客計劃戶口的「獎賞錢」，或(ii)任何參與「飛行優惠計劃」的航空公司的作為或遺漏，本行概不負責。

(b) 即使影響里數計算或閣下累積的里數或其他可享優惠或優惠換領，參與「飛行優惠計劃」的航空公司可隨時更改其與「飛行優惠計劃」或飛行常客計劃相關的政策或條款及細則而無需通知閣下。

### F) 「賞付款」功能

46. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

### G) 滙豐EveryMile信用卡

47. 就滙豐 EveryMile信用卡而言，儘管有第10(a)及22條所載條款，但：

(a) 滙豐 EveryMile信用卡不能接收由他人轉讓的「獎賞錢」。

(b) 以滙豐 EveryMile信用卡賺取的「獎賞錢」只可透過Reward+流動應用程式而非滙豐網上理財換領禮品或兌換飛行里數。

48. 閣下可隨時更改其與「飛行優惠計劃」或飛行常客計劃相關的政策或條款及細則而無需通知閣下。

### F) 「賞付款」功能

46. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

### G) 滙豐EveryMile信用卡

47. 就滙豐 EveryMile信用卡而言，儘管有第10(a)及22條所載條款，但：

(a) 滙豐 EveryMile信用卡不能接收由他人轉讓的「獎賞錢」。

(b) 以滙豐 EveryMile信用卡賺取的「獎賞錢」只可透過Reward+流動應用程式而非滙豐網上理財換領禮品或兌換飛行里數。

48. 閣下可隨時更改其與「飛行優惠計劃」或飛行常客計劃相關的政策或條款及細則而無需通知閣下。

### F) 「賞付款」功能

46. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

### G) 滙豐EveryMile信用卡

47. 就滙豐 EveryMile信用卡而言，儘管有第10(a)及22條所載條款，但：

(a) 滙豐 EveryMile信用卡不能接收由他人轉讓的「獎賞錢」。

(b) 以滙豐 EveryMile信用卡賺取的「獎賞錢」只可透過Reward+流動應用程式而非滙豐網上理財換領禮品或兌換飛行里數。

48. 閣下可隨時更改其與「飛行優惠計劃」或飛行常客計劃相關的政策或條款及細則而無需通知閣下。

### F) 「賞付款」功能

46. 通過指定平台或方法，您(若閣下為主卡持卡人)可透過「賞付款」功能以「獎賞錢」支付信用卡月結單及個別賬單。「賞付款」功能為「獎賞錢」優惠、計劃或安排之一並受「獎賞錢」計劃及Reward+之條款及細則所規管。

### G) 滙豐EveryMile信用卡

47. 就滙豐 EveryMile信用卡而言，儘管有第10(a)及22條所載條款，但：

(a) 滙豐 EveryM