



## **'HSBC Mastercard® Debit Card – Overseas Spending Cash Rebate Promotion' Terms and Conditions**

### **When can you enjoy the offers**

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

### **What are the offers**

2. During the promotional period, you can receive 20% cash rebate if you successfully use your Eligible Debit Card and make one Eligible Transaction.

### **How can you enjoy the offers**

3. You can enjoy the offers during the promotional period if you:
  - a. hold an Eligible Debit Card and your account is valid and in good standing during the promotional period and offer fulfilment period; and
  - b. fulfil the requirements under Clause 2 above.
4. Mastercard® will determine whether you are eligible for the offer(s) based on the records we hold on the Eligible Transactions. If you qualify for the offer(s), the corresponding cash rebate will be credited to your Eligible Debit Card within 30 calendar days after completion of the requirements under Clause 2.
5. If you are a supplementary cardholder that qualify for the offer(s), the corresponding cash rebate will be credited to the associated primary cardholder's account.
6. We may debit your Eligible Debit Card or account for the equivalent value of any offer(s) you have enjoyed without notice to you if any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible.

### **Read before you enjoy the offers**

7. You can only enjoy each offer once per month for each Eligible Debit Card under this promotion.
8. Eligible transactions are defined according to the merchant codes/ transaction type issued by Mastercard or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offers before you conduct the transactions.
9. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.

10. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or 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. The terms and conditions of the Eligible Debit Card and all other applicable prevailing promotions offered by us 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 debit your debit card to take back any offer you have enjoyed, or cancel your debit card.
14. In case of dispute arising out of your Eligible Debit Card application and 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 Debit Card”** refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
17. **“Eligible Transactions”** are transactions of required spending amount in specific foreign currencies conducted in one single transaction with an Eligible Debit Card during the promotional period at the following **“Eligible Merchants”** in overseas destinations and posted on our system during the offer fulfilment period:

Offer	Overseas Destinations	Eligible Merchants <sup>^</sup>	Eligible Transactions	Cash Rebate	Cash Rebate Rate
1	Japan	East Japan Railway Company (SUICA) <sup>(i)</sup>	Top up JPY 2,000 or above to Suica via Apple Pay	JPY 400 cash rebate	20%
2	China	Alipay Wallet <sup>(ii)</sup>	Spend RMB 30 or above via AliPay Wallet	RMB 6 cash rebate	20%
3	China	Didi Chuxing App	Spend RMB 50 or above via Didi Chuxing App	RMB 10 cash rebate	20%



18. **“we”, “us” or “our”** means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

19. **“you” or “your”** means the person to whom we issue an Eligible Debit Card that is eligible for the offers.

^ Special Terms and Conditions for offer redemptions at selected Eligible Merchants:

(i) **East Japan Railway Company (SUICA)** offer is only valid when topped up with Apple Pay. Mobile Suica, other payment services, and charging at station ticket vending machines are not eligible. Please check how to use Apple Pay for Suica at the following link: <https://support.apple.com/en-us/HT207154>.

(ii) **Alipay Wallet** offer is not applicable fo the app of AlipayHK.