

輕鬆享受信用卡「免息還款假期」

除「專有網上交稅獎賞」外，您更可專享信用卡「免息還款假期」—2020年1月份的信用卡月結單結欠將延至2020年2月份月結單到期日方需繳付。**毋須登記亦無任何利息或手續費**，即多享一個月免息還款期。

「免息還款假期」詳情如下：

信用卡月結單

您的信用卡月結單上之付款到期日\*將顯示為「Payment Holiday（即還款假期）」，而最低付款額亦顯示為「0.00」。




Minimum payment summary 最低付款摘要	HKD
Current minimum payment due 目前最低付款額	0.00
Please pay by 須於此付款到期日或之前繳交	Payment Holiday
Overdue / overlimit due now 須立即繳交的過期款項 / 超額款項	0.00
Total minimum payment due 最低付款總額	0.00

\* 如月結單並沒有任何結欠，有關付款到期日一欄將會留空。

戶口詳情

透過以下途徑查閱信用卡戶口詳情時，最低付款額將顯示為「0.00」。


網上理財



流動理財



滙豐Reward+應用程式



重要提示

在下列任何一種情況下持卡人將不會享有「免息還款假期」：

- 若您未能在2019年12月份之月結單到期日或之前全數繳付該月結單之最低付款額；或
- 若您的信用卡戶口在2019年12月1日至2020年1月31日期間出現超出信用限額的情況；或
- 若您的信用卡戶口在2019年12月1日至2020年1月31日期間的任何時間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）；或
- 若您的信用卡戶口被設定以自動轉賬方式全數繳付信用卡月結單結欠；或
- 若您於2019年12月27日或之前致電熱線2233 3000取消信用卡「免息還款假期」。

註：

1. 此信用卡「免息還款假期」只適用於獲發此推廣短訊之特選持卡人。滙豐Red信用卡及滙豐運籌理財白金Visa卡並不在此推廣中被視為合資格的信用卡。
2. 2020年1月份發出之信用卡月結單上所示之結欠，將連同其後的新簽賬一併撥入2020年2月份發出之信用卡月結單。
3. 持卡人如接受此推廣，將信用卡還款延期至下一張月結單，即代表同意及接受「滙豐信用卡免息還款假期條款及細則」所約束。持卡人須按2020年2月份發出之信用卡月結單之有關付款到期日繳付月結單結欠。
4. 持卡人如選擇不享用此推廣，請於2019年12月27日或之前致電2233 3000取消信用卡「免息還款假期」，並參考2020年1月份發出之信用卡月結單最後一頁中顯示之原定還款日期繳付有關的結單結欠結餘。
5. 持卡人可於信用卡月結單付款到期日或之前的任何時間內繳付有關結單結欠。

滙豐信用卡免息還款假期條款及細則

優惠詳情

1. 於推廣期內，您收到1月份月結單後，可延遲該信用卡結單結欠還款直至2月份月結單上所示的付款到期日，當中並不會產生任何財務費用或逾期費用。

如何獲享優惠

2. 您可獲享優惠，若您：
- a. 持有合資格信用卡及您的合資格信用卡戶口在2019年12月1日至2020年1月31日期間仍然有效及信用狀況良好；
  - b. 獲發滙豐信用卡免息還款假期之推廣短訊；
  - c. 收到的1月份月結單上顯示「還款假期」字眼。

獲享優惠前須注意事項

3. 您須按2月份月結單之有關付款到期日繳付結單結欠。最低付款額為該月結單誌入的所有費用，及截至結單日之結單結欠（不包括2月份月結單誌入的任何費用）的1%（最低收費50港元），再加上超額款項（如適用）。如合資格信用卡為銀聯雙幣信用卡，最低付款額則為各子賬戶於2月份月結單誌入的所有費用，及各子賬戶截至結單日結單結欠（不包括2月份月結單誌入的任何費用）的1%（最低收費：港幣子賬戶 – 50港元／人民幣子賬戶 – 人民幣50元），再加上各子賬戶的超額款項（如適用）。
4. 若您於2月份月結單到期繳款日或之前未能全數繳付該結單結欠，所有結欠將於該月結單截數日翌日起計算財務費用，直至繳付全部結欠為止。有關詳情請參閱「滙豐零售銀行及財富管理客戶銀行服務費用簡介」或2月份月結單。本行保留不時調整財務費用及其他收費之權利。
5. 在下列任何一項情況下，您將會被終止獲取優惠，而您須按沒有「免息還款假期」的情況繳付結單結欠：
- a. 如您有任何欺詐或濫用行為；
  - b. 您的合資格信用卡戶口在2019年12月1日至2020年1月31日期間的任何時間變成無效或未有維持良好信用狀況（當中可能包括合資格信用卡戶口因任何原因被取消或凍結）；
  - c. 您未能按2019年12月份發出之合資格信用卡戶口月結單的到期日或之前全數繳付該月結單之最低付款額；
  - d. 您的合資格信用卡戶口被設定為以自動轉賬方式全數繳付信用卡月結單結欠；
  - e. 您的合資格信用卡戶口在2019年12月1日至2020年1月31日期間出現超出信用限額的情況；
  - f. 您於2019年12月27日或之前致電2233 3000取消此推廣；
  - g. 您違反信用卡持卡人合約或本條款及細則的任何其他條文；
  - h. 您提出破產申請或被入稟破產，或閣下未能清還到期的債務。
6. 合資格信用卡及我們的「獎賞錢」計劃的條款及細則繼續適用。
7. 我們可更改或終止優惠或修改條款及細則並給予適當的通知。
8. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠，我們亦可取消您的信用卡。
9. 就本推廣如有任何爭議，本行保留最終決定權。
10. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

11. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於2019年11月30日或以前在香港發出並已啟動的個人基本信用卡及銀聯雙幣基本信用卡。滙豐Red信用卡及滙豐運籌理財白金Visa卡並不在此推廣中被視為合資格信用卡。
12. 「1月份月結單」指2020年1月1日至2020年1月31日期間發出的合資格信用卡戶口之月結單，並以該月結單所示截數日期為準。
13. 「2月份月結單」指2020年2月1日至2020年2月29日期間發出的合資格信用卡戶口之月結單，並以該月結單所示截數日期為準。

借定唔借？還得到先好借！



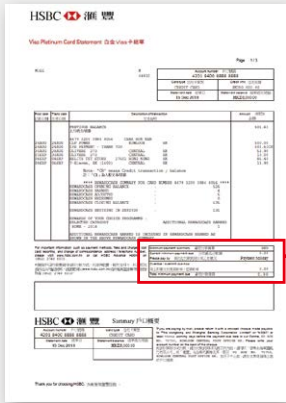
## Relax with an “Interest-free Payment Holiday” on your credit card

In addition to Exclusive Online Tax Payment Rewards, you can now enjoy an “Interest-free Payment Holiday” on your credit card that gives you an extra month of interest-free repayments for all your spending (“Payment Holiday”). The outstanding balance of your January 2020 statement will be carried forward to your February 2020 statement **without interest or handling fees**. You **don’t even have to register**.

Your Payment Holiday details are as follows:

### Credit Card Statement

The payment due date\* will be shown as “Payment Holiday” and minimum payment due will be “0.00”.



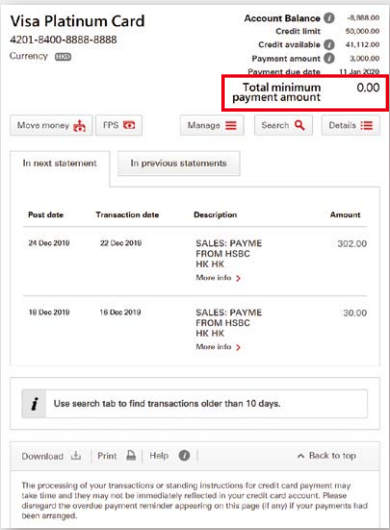
Minimum payment summary 最低付款摘要		HKD
Current minimum payment due 目前最低付款額		0.00
Please pay by 須於此付款到期日之前繳交	Payment Holiday	
Overdue / overlimit due now 須立即繳交的過期款項 / 超額款項		0.00
Total minimum payment due 最低付款總額		0.00

\* If there is no outstanding balance, the payment due date will be blank.

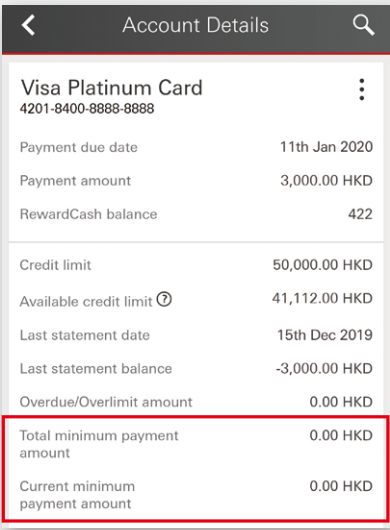
### Account details

The minimum payment amount of your credit card account(s) will be “0.00”.

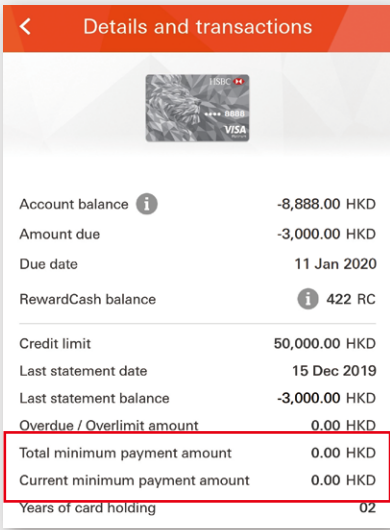
#### Online Banking



#### Mobile Banking



#### HSBC Reward+ app



### Important notes

- The Payment Holiday will not apply if:
- you do not pay the minimum payment due in full on or before the payment due date of statement issued in December 2019; or
  - the outstanding balance on your credit card account(s) exceeds the assigned credit limit from 1 December 2019 to 31 January 2020; or
  - your credit card account(s) becomes invalid or is not in good standing, which may include a card account being cancelled or blocked for any reason anytime from 1 December 2019 to 31 January 2020; or
  - you have set up AutoPay instructions for your credit card repayments in full; or
  - you cancel your participation in the Payment Holiday promotion by calling the hotline 2233 3000 on or before 27 December 2019.

#### Remarks:

1. This Payment Holiday is only applicable to selected credit cardholders who receive this promotional SMS. HSBC Red Credit Card and HSBC Advance Visa Platinum Credit Card are not eligible credit cards for this promotion.
2. The outstanding balance of your credit card statement issued in January 2020 together with any subsequent new credit card spending and new transactions will be automatically carried forward to your credit card statement issued in February 2020.
3. If the cardholder accepts the promotion and defers the payment, the cardholder will be deemed to have agreed to be bound by the “HSBC Credit Card Interest-free Payment Holiday Terms and Conditions”. Cardholders are required to pay their statement balance on or before the payment due date of the credit card statement issued in February 2020.
4. Cardholders who do not accept the promotion should call the hotline 2233 3000 on or before 27 December 2019 to cancel the Payment Holiday promotion and should settle the total outstanding balance on their credit card statement issued in January 2020 by the original payment due date printed on the last page of the statement.
5. Cardholders may settle the outstanding balance of their credit card at any time on or before the payment due date of their credit card statement.

**HSBC Credit Card Interest-free Payment Holiday Terms and Conditions**

**What is the offer**

- 1. During the promotional period, you can defer the payment of the statement balance shown on the January Statement until the payment due date of February Statement, with no finance charge or late charge incurred.

**How can you enjoy the offer**

- 2. You can enjoy the offer if you
  - a. hold any Eligible Credit Cards and your Eligible Credit Card accounts are valid and in good standing from 1 December 2019 to 31 January 2020;
  - b. receive our HSBC Credit Card Interest-free Payment Holiday promotional SMS;
  - c. receive the January Statement which with the words “Payment Holiday” printed thereon.

**Read before you enjoy the offer**

- 3. You are required to pay the statement balance on or before the payment due date of your February Statement. The minimum payment due includes total fees and charges currently billed to the February Statement plus 1% of the statement balance (excluding any fees and charges billed in February Statement) as at the statement date (minimum HKD50), plus overlimit due (if any). For UnionPay Dual Currency credit cards, the minimum payment due includes total fees and charges currently billed to each sub-account statement plus 1% of the statement balance (excluding any fees and charges billed in February Statement) of each sub-account as at the statement date (minimum HKD50 for HKD sub-account/RMB50 for RMB sub-account) plus overlimit due (if any) of each sub-account.
- 4. If you fail to make full payment of the statement balance on or before the payment due date of your February Statement, finance charge will be charged starting the next day from the closing date of such statement until the balance is fully paid. Please refer to the “Bank tariff guide for HSBC Retail Banking and Wealth Management Customers” or February Statement for details. The Bank reserves the right to amend the finance charge and other fees and charges.
- 5. You shall cease to be eligible for the offer and shall be required to repay the statement balance without any offer in the following cases:
  - a. Fraud and abuse;
  - b. Your Eligible Credit Card account becomes invalid or is not in good standing, which may include a card account being cancelled or blocked for any reason anytime during the period from 1 December 2019 to 31 January 2020;
  - c. You pay less than minimum payment due on or before the payment due date of the statement of your Eligible Credit Card account issued in December 2019;
  - d. Your Eligible Credit Card account is subject to AutoPay instructions for credit card repayment in full;
  - e. Your Eligible Credit Card account incurs overlimit anytime during the period from 1 December 2019 to 31 January 2020;
  - f. You cancel your participation in the offer by calling the hotline 2233 3000 on or before 27 December 2019;
  - g. You breach any provisions of the Cardholder Agreement or these Terms and Conditions;
  - h. A bankruptcy petition is presented by or against you, or you are unable to pay the debts as they fall due.
- 6. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
- 7. We can change or cancel the offer or amend the terms and conditions, upon due notice.
- 8. 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 cancel your credit card.
- 9. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
- 10. 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**

- 11. “Eligible Credit Card” means any Hong Kong Dollar personal primary credit cards or UnionPay Dual Currency primary credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) which has been activated by the Cardholder on or before 30 November 2019. HSBC Red Credit Card and HSBC Advance Visa Platinum Credit Card are not Eligible Credit Cards.
- 12. “January Statement” refers to the credit card statement of the Eligible Credit Card account that issued from 1 January to 31 January 2020, subject to the closing date indicated on such statement.
- 13. “February Statement” refers to the credit card statement of the Eligible Credit Card account that issued from 1 February to 29 February 2020, subject to the closing date indicated on such statement.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited