



Promotional Terms and Conditions of HSBC One x HSBC Red Credit Card Offer - \$200 RewardCash (the "Offer")

1. **Promotional Period:** 1 March 2024 to 31 July 2024 (both dates inclusive).
2. **Who can enjoy the Promotion:** The Offer under this promotion is exclusive to personal customers who fulfil all the following requirements (the "**Eligible Customer**"):
 - (a) be aged 18 or above on 1 March 2024;
 - (b) not a citizen/resident/tax payer resident of the United States of America (U.S.);
 - (c) during promotional period:
 - (i) successfully opens or upgrades to HSBC One ("**Applicable Account**") with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) ("the **Bank**" or "**HSBC**"), in either cases as sole accountholder or as the principal accountholder (if a joint account); and
 - (ii) successfully applies for personal primary HSBC Red Credit Card ("**Eligible Credit Card**") issued by the Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns); and
 - (iii) without any approved personal primary credit card issued by the Bank when we process the application for an Eligible Credit Card; and
 - (d) make **Eligible Transactions** of HK\$2,000 or above with Eligible Credit Card within the first 60 calendar days after card issuance; and
 - (e) continues to hold the Applicable Account in the Bank's record as at the date of Offer fulfilment; and
 - (f) hold an Eligible Credit Card and your credit card account is valid and in good standing during the Promotional Period and the Offer fulfilment period.
3. Provided that the conditions in Clause 2 is satisfied, an Eligible Customer is entitled to receive \$200 RewardCash.
4. **Definitions:** In this promotion,

"New to HSBC One Customer" is an Eligible Customer who opened or upgraded to an HSBC One account during the Promotional Period.

"Eligible Transactions" refer to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the Offer fulfilment period. These are not Eligible Transactions:

 - Finance and bank charges: annual fees, finance charges, late charges;
 - Transactions made with additional card(s);
 - Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;

- quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
- quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
- wire transfers;
- betting and gambling transactions;
- tax payments;
- autopay and recurring transactions;
- all unposted/cancelled/refunded transactions.

5. Who cannot enjoy the Promotion:

- (a) New to HSBC One Customers who held an HSBC Premier Elite/ HSBC Premier and/or HSBC One account (whether as sole accountholders or joint accountholders) in the past 9 months prior to the new Applicable Account opening/upgrade month as shown in Illustration I below, both dates inclusive;

Illustration I

Date of opening/ upgrade to an Applicable Account	During 1-31 March 2024	During 1-30 April 2024	During 1-31 May 2024	During 1-30 June 2024	During 1-31 July 2024
Holding an HSBC Premier Elite/ HSBC Premier and/or HSBC One account in the past 9 months prior to the new Applicable Account opening/ upgrade month	1 June 2023 - 29 February 2024	1 July 2023 - 31 March 2024	1 August 2023 - 30 April 2024	1 September 2023 - 31 May 2024	1 October 2023 - 30 June 2024

- (b) An Eligible Customer who terminates the Applicable Account through which the designated transaction was conducted or convert such Applicable Account to an Integrated Account – HSBC Premier Elite/ HSBC Premier before receiving the benefits of the Offer;
- (c) Customers who have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card; or
- (d) Additional card applicants; or
- (e) Employees of the Bank.

6. Each Eligible Customer can only enjoy the Offer once.

7. **Bank's Records:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.

8. **Personal Data:** New to HSBC One Customers who are opening an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. For details of Data Privacy Notice, please visit HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC One for details.

9. **RewardCash:** Unless otherwise specified below, Eligible Customers will receive RewardCash as the

relevant reward(s) under this promotion subject to these Promotional Terms and Conditions. The RewardCash will be credited to the Eligible Credit Card account on or before 28 February 2025 if the terms of the Offer are met. For any enquiries about RewardCash entitlement, customers should contact the Bank on or before 30 April 2025. Late enquiries will not be accepted.

10. **Other Promotions:** In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the offer of the highest value to the customer.
11. We may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, if any transaction(s) for which the Offer was awarded is subsequently reversed or your Eligible Credit Card is cancelled within 13 months from its issuance which the Offer was awarded.
12. Eligible transactions are defined according to the merchant codes/transaction type issued by MasterCard Worldwide or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
13. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
14. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
15. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
16. The offers are provided subject to the prevailing legal and regulatory requirements.
17. No person other than the customer who enjoys any Offer in the promotion and the Bank 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 Promotional Terms and Conditions.
18. In the event of a dispute, the decision of the Bank shall be final and conclusive.
19. The Bank may change these Promotional Terms and Conditions and/or cancel any offer at any time. Please check our website for the latest details, availability and terms and conditions of the offer.
20. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
21. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

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