



Promotional Terms and Conditions of HSBC One x HSBC Mastercard Debit Card Top Up Offer - HKD50 Cash Rebate (the "Top Up Offer")

1. **Promotional Period:** 1 March 2024 to 31 July 2024 (both dates inclusive).
2. **Who can enjoy the Promotion:** A customer has to meet all the following criteria to open an account with the The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "**Bank**" or "**HSBC**") via the HSBC HK Mobile Banking App (HSBC HK App):
For "**New to HSBC Customers**"
 - a. aged 18 – 64; and
 - b. must not be a holder of any HSBC banking or investment accounts or credit cards (including supplementary credit cards).For "**Existing HSBC Customers**"
 - a. aged 18 – 64; and
 - b. must be a holder of a standalone HSBC current, savings, Time Deposit or investment account (not under an integrated account); and
 - c. must NOT be a holder of an Integrated Account
3. A customer must fulfil the following requirements in order to enjoy the Top Up Offer (the "**Eligible Customer**"):
 - a. successfully opens or converts to an HSBCOne account ("**Applicable Account**") as the sole account holder in Hong Kong Special Administrative Region ("**Hong Kong**") through the HSBC HK App during the Promotional Period, and successfully applies for a **primary** HSBC Mastercard Debit Card ("**Eligible Debit Card**") within one month after the Applicable Account is opened or converted; and
 - b. provides a valid email address during account opening journey and continues to maintain a valid email address in the Bank's record as at the date of reward fulfilment; and
 - c. continues to hold the Applicable Account in the Bank's record as at the date of reward fulfilment;
 - d. holds an Eligible Debit Card and your debit card is valid and in good standing during the Promotional Period and the date of reward fulfilment; and
 - e. activate the Eligible Debit Card and make at least 1 eligible transaction ("**Eligible Transactions**") within the first 30 calendar days after your Eligible Debit Card is issued. "**Eligible Transactions**" are transactions of any amount in any currencies conducted with an Eligible Debit Card during the promotional period and posted on our system during the offer fulfilment period. These are **not** Eligible Transactions:
 - i. fees and charges;
 - ii. cash withdrawal;
 - iii. purchase transactions effected outside of Mastercard® network;
 - iv. refund transactions;
 - v. bill payment (including tax payments to the tax authorities);
 - vi. quasi cash transactions, including:
 1. betting and gambling transactions;
 2. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 3. transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 4. wire transfers;
 5. rental payment or property purchase;

6. purchase and/or reload of stored value cards or e-Wallets (including Octopus top-up transactions via e-wallets or any other means);
 7. purchase of cryptocurrencies;
 8. instalment payments.
4. The Promotion is NOT applicable to:
- a. Customers who held an HSBC Jade / 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 month as shown in Illustration I below, both dates inclusive; or
 - b. A citizen/ resident/ tax payer resident of the United States of America (U.S.)

Illustration I:

Date of opening / conversion 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
Past 9 months prior to the new Applicable Account opening 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

5. Provided that the conditions in above Clause 2 and 3 are satisfied, an Eligible Customer is entitled to receive **Top Up Offer** of HKD50 cash rebate.
6. Each Eligible Customer can only enjoy the Top Up 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. **Cash Rebate:** We will determine whether you are eligible for the Top Up Offer based on the records we hold on the Eligible Transactions. If you are qualified for the Top Up Offer, the corresponding cash rebate will be credited to your Eligible Debit Card:

Completion of the criteria and requirements as stated in the above Clause 2 and 3	Cash rebate will be credited to your eligible debit card
On or before 31 May 2024	On or before 31 July 2024
After 31 May 2024	On or before 31 October 2024

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 debit your Eligible Debit Card or account for the equivalent value of any offer you have enjoyed without notice to you if:
 - (a) any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible; or
 - (b) your Eligible Debit Card is cancelled within 13 months from its issuance.
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 Top Up Offer before you conduct the transactions.
13. 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.
14. The terms and conditions of the Eligible Debit Card and all other applicable prevailing promotions offered by us will apply.
15. The Top Up Offer is provided subject to the prevailing legal and regulatory requirements.
16. 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.
17. In the event of a dispute, the decision of the Bank shall be final.
18. The Bank may change these Promotional Terms and Conditions and/or cancel any Top Up Offer at any time. Please check our website for the latest details, and terms and conditions of the offer.
19. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Top Up Offer and we can debit your Eligible debit card or account for the equivalent value of any offer you have enjoyed without notice to you.
20. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
21. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.