



Terms and Conditions for HSBC Exclusive offers for new and existing auto-payroll customers - HSBC easy Credit Card / HSBC Visa Platinum Credit Card Offer

When can you enjoy the offer

1. The promotional period for the offer is from 16 July 2025 to 15 January 2026.

What is the offer

2. During the promotional period, you can receive worth \$500 PARKnSHOP e-coupons (worth 5 pieces of \$100 e-coupon) on Eligible Transactions at the Participating Merchants when you use an Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card to make **Eligible Transactions** with a **Net Spending Amount** of HKD15,000.
3. All outstanding balance after deducting the face value of the PARKnSHOP e-coupon must be settled by your Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card.

Designated Requirement

- a. The payroll is deposited through Eligible Customer's employer(s) into his/her same-name HKD savings or current account with the Bank via Auto Payroll and the total payroll amount in that Payroll Month reaches HKD10,000 or above; AND
- b. The Total Deposit Balance on the last calendar day of each of the Payroll Month shows a net increase compared to 30 June 2025.

How can you enjoy the offer

4. You can enjoy the offer if you:
 - a. are an Eligible Cardholder and your credit card account or programme profile is valid and in good standing during the promotional period, payroll period and the e-coupon redemption period;
 - b. have downloaded HSBC Reward+ and have registered for HSBC Personal Internet Banking;
 - c. have successfully registered for the "Exclusive offers for new and existing auto-payroll customers" via HSBC Reward+ during the promotional period; and
 - d. pay with an Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card for any Eligible Transaction at the Participating Merchants during the promotional period.

Read before you enjoy the offer

5. You must make a Registration before making any relevant transactions, any Eligible Transactions made before Registration will not be counted. You only need to register once

during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the e-coupon.

6. The Eligible Transactions made by an Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card will be combined for the purpose of calculating the e-coupon available to the same Eligible Cardholder during the promotional period.
7. We will calculate the e-coupon based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the e-coupon to your Reward+ App account with Eligible Transactions maintained in our record by 30 Apr 2026.
8. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
9. You have to keep all original sales slips of the Eligible Transactions. Eligible Credit Card numbers must be clearly shown in the original sales slips. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
10. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.
11. These terms and conditions and other terms and conditions of the Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card, the RewardCash Programme, HSBC Reward+ and the Participating Merchants will apply. We and the Participating Merchants reserve the right to vary or cancel the offer or amend the terms and conditions. Please refer to the relevant website for the latest details, availability and terms and conditions of the offer.
12. If we or the Participating Merchants believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and we can debit your credit card to take back any offers you have enjoyed or cancel your credit card.
13. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
14. 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.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). 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 Transactions'** are purchases made in Hong Kong dollars with an Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card with a minimum Net Spending Amount of HKD500 each at the Participating Merchants during the promotional period and posted on our system during the offer fulfilment period. If a transaction is paid by instalments, the Net Spending Amount on the whole transaction (instead of individual instalment payments) will be used to determine the Eligible Transaction. These are **not** Eligible Transactions:
- transactions (including top-up transactions) made via e-wallets;
 - all unposted/cancelled/refunded transactions.
17. **'Eligible HSBC easy Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional HSBC easy Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **'Eligible HSBC Visa Platinum Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional Visa Platinum credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). HSBC green Credit Card is excluded.
19. **'Eligible Cardholder'** means cardholders who are holding a Hong Kong Dollar personal primary, combined additional and separate additional HSBC easy Credit Card / HSBC Visa Platinum Credit Card (excluding HSBC Green Card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you only hold additional HSBC easy Credit Card / HSBC Visa Platinum Credit Card, you cannot make a Registration and are not eligible for the offer.
20. **'Auto Payroll'** means Eligible Customer must notify and arrange with his/her employer to have his/her monthly salary credited into his/her HKD savings or current account maintained with us via autopay and must be indicated for payroll purpose. Deposit of his/her monthly salary through remittance, local CHATS, standing instruction, cheque and cash will not be considered as 'Auto Payroll' and will not be eligible for this Promotion. We reserve the final right to define the term 'Auto Payroll' and may request the Eligible Customer to provide relevant payslips issued by his/her employer for verification in case of any dispute regarding the eligibility of payroll records.
21. **'Total Deposit Balance'** refers to the balance across all of the HKD, Renminbi ("RMB") and/or foreign currency ("FCY") deposit balances in selected current account(s) and/or savings account(s) and/or time deposit account (see **"In-scope Accounts"** below for further details). To determine the Total Deposit Balance of an Eligible Customer, the In-scope Accounts applicable balances of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number

of the Eligible Customer will be included in the calculation. For any non-HKD denominated deposit balance, the deposit balance would be converted into HKD based on the relevant prevailing foreign exchange rate determined by the Bank for the calculation of the Offer entitlement. All related deposit balance shall be based on the Bank's record.

22. 'Participating Merchants' mean:

- any physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable for TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Store, plus PNS eShop (PNS.hk) and PNS eShop App in Hong Kong; and
- any physical stores of Watsons, Watsons' eShop (www.watsons.com.hk) and Watsons App in Hong Kong; and
- any shops of FORTRESS in Hong Kong or FORTRESS online store (www.fortress.com.hk); and
- Watson's Wine Hong Kong stores, eStore (www.watsonswine.com) and App; and
- hutchgo travel platform (including its website at www.hutchgo.com.hk and mobile app) ; and
- any shops of 3HK/SUPREME in Hong Kong.

23. 'Net Spending Amount' means the final transaction amount charged to the Eligible HSBC easy Credit Card / HSBC Visa Platinum Credit Card after all applicable discounts, reductions, and use of vouchers/gift cards.

24. 'HSBC Reward+' refers to the HSBC HK Reward+ mobile application.

25. 'Registration' means the successful registration of an Eligible Credit Card via the HSBC HK Reward+ mobile application.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited