



Terms and Conditions for the Cash Advance Fee Rebate Offer

When can you enjoy the offer

1. The promotional period is from 17 January 2023 to 31 May 2023.

What is the offer

2. During the promotional period, you can enjoy a 100% fee rebate (rounded to the nearest dollar) on Cash Advance Handling Fees for Eligible Cash Advances with your Eligible Credit Cards. You can enjoy a maximum rebate of HK\$400 spending credit during the promotional period.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. 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; and
 - b. have no record of any cash advance withdrawals or transfers made by any means between 1 May 2022 and 16 January 2023 (according to transaction dates).

Read before you enjoy the offer

4. If you have more than one Eligible Credit Card under your name, we will include all Eligible Cash Advances across your various Eligible Credit Cards in calculating the extra spending credit.
5. We will calculate the extra spending credit based on the records we hold for the Eligible Cash Advance. If you qualify for the offer, we will credit the extra spending credit to your Eligible Credit Card account with the largest Eligible Cash Advance maintained in our record by 31 August 2023.
6. If you make an Eligible Cash Advance in a currency other than Hong Kong Dollars, the Cash Advance amount will be based on the currency and amount in Hong Kong Dollars after conversion and posted in your credit card statement.
7. The ATM cash withdrawal fee per transaction at overseas ATMs for different ATM networks varies for different credit cards. Overseas local bank surcharges may be levied (if applicable). Overseas ATM cash withdrawals and charges will not be calculated for the fee rebate. Please refer to the 'Bank tariff guide for HSBC Wealth and Personal Banking Customers' for the fees related to overseas ATM cash withdrawals.
8. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
9. The terms and conditions of the Eligible Credit Card will apply.
10. There is no basic RewardCash rebated for Cash advances.
11. We can change or cancel the offer or amend the terms and conditions, upon due notice.

12. 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 deduct the extra spending credit or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
13. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
14. 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

15. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or any Hong Kong Dollar sub-account of UnionPay Dual Currency credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
16. **'Eligible Cash Advance'** means any cash advance transactions made with Eligible Credit Cards via ATMs in Hong Kong or overseas or at branch counters during the promotional period.
17. **'Handling Fee'** is equivalent to 1% of the cash advance amount and charged for every cash advance transaction.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited