



Terms and Conditions for HSBC's Cash Instalment Plan Promotion ("the offer")

When can you enjoy the offer

1. The promotional period for the offer is from 10 April 2025 to 14 May 2025 (the "Promotional Period")

What is the offer

2. You can enjoy up to 6-month handling fee rebate if you apply for and successfully approved for a Cash Instalment Plan with designated withdrawal amount and repayment period during the Promotional Period.

How can you enjoy the offer

3. Successful Application Offer:

New-to-Lending Customer

- (i) If you did not hold or get approved for any of the Personal Instalment Loan, Personal Tax Loan, Revolving Credit Facility, Personal Instalment Loan Balance Consolidation Programme, Electric Vehicle Personal Instalment Loan or Cash Instalment Plan between 10 April 2022 and 9 April 2025 (both dates inclusive); and
- (ii) you submit a Cash Instalment Plan application and get approved during the Promotional Period with the withdrawal amount of HKD30,000 or above and designated repayment period, you will be eligible for up to 6-month handling fee rebate (maximum HKD3,500). The number of months of handling fee to be rebated for different repayment periods are as follows:

Approved withdrawal amount (HKD)	Number of months of handling fee rebate		
	12 / 18 months repayment period	24 / 30 / 36 / 42 / 48 / 54 months repayment period	60 months repayment period
\$30,000 or above	2-month	3-month	6-month

Other Customer

If you submit a Cash Instalment Plan application and get approved during the Promotional Period with the withdrawal amount of HKD30,000 or above and designated repayment period, you will be eligible for up to 4-month handling fee rebate (maximum HKD3,500). The number of months of handling fee to be rebated for different repayment periods are as follows:

	Number of months of handling fee rebate
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Approved withdrawal amount (HKD)	12 / 18 months repayment period	24 / 30 / 36 / 42 / 48 / 54 months repayment period	60 months repayment period
\$30,000 or above	1-month	2-month	4-month

4. Document Submission Offer:

You can receive HKD100 spending credit for successful submission of valid copy(ies) of income proof required by HSBC and Cash Instalment Plan application with approved withdrawal amount of HKD30,000 or above during the Promotional Period.

Read before you enjoy the offer

5. You are entitled to enjoy the offer(s) only once during the Promotional Period.
6. You are eligible to apply for the Cash Instalment Plan only if you hold a personal primary credit card issued by us. However, the Cash Instalment Plan is not available to a non-Hong Kong Dollar personal primary credit card, an additional credit card, a co-branded card, an undergraduate credit card, a Visa Gold Card for Students, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
7. The handling fee rebate will be credited to an Eligible Cardholder's Cash Instalment Plan application credit card account in form of Spending Credit within 4 months from the transfer date. If an Eligible Cardholder makes early repayment of the withdrawal amount or cancels the Cash Instalment Plan before the spending credit fulfilment, no spending credit will be offered. If an Eligible Cardholder makes early repayment of the withdrawal amount or cancels the Cash Instalment Plan after the spending credit fulfilment, we can debit the same spending credit amount from the Eligible Cardholder's HSBC credit card account.
8. You cannot exchange the offer(s) for cash, withdrawn as a cash advance and is not transferable.
9. The Credit Card Terms, Terms and Conditions for the Credit Card Cash Instalment Plan and all other applicable prevailing promotions offered by us will apply.
10. We reserve the right to amend these terms and conditions and to terminate the offer(s) at any time. The latest details of the offer(s) and any revised terms and conditions will be made available on the relevant website as soon as practicable.
11. In case of dispute arising out of the offer(s), our decision shall be final and conclusive.
12. 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



13. **"Cash Instalment Plan"** means the credit card cash instalment plan offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time.
14. **"Eligible Cardholder"** means a customer who submits an application for the Cash Instalment Plan with successful approval during the Promotional Period and fulfils the specified requirements mentioned above is eligible for the offer(s) under this promotion.

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