



Promotional Terms and Conditions for Cash Instalment Plan (“the offer”)

When can you enjoy the offer

1. The promotional period for the offer is from 7 March 2024 to 10 April 2024 (the “Promotional Period”)

What is the offer

2. During the Promotional Period, the Eligible Cardholder can:
 - a. receive spending credit for successful Cash Instalment Plan application approved during the Promotional Period.

Repayment Period Approved withdrawal amount (HK\$)	12 / 18 / 24 / 30 months	36 / 42 / 48 / 54 months	60 months
	Spending Credit (HK\$)		
\$30,000 - \$99,999	\$200	\$400	\$800
\$100,000 - \$299,999	\$400	\$600	\$1,000
\$300,000 - \$399,999	\$600	\$800	\$1,200
\$400,000 - \$499,999	\$800	\$1,000	\$1,500
\$500,000 or above	\$1,000	\$1,500	\$2,000

- b. receive HK\$100 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 HK\$30,000 or above during the Promotional Period.
3. Each Eligible Cardholder is entitled to each of the above offers once only during the Promotional Period.

How can you enjoy the offer

4. 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.

5. You can enjoy the offer if you submit an application for the Cash Instalment Plan to HSBC with successful approval during the Promotional Period and fulfil the specified requirements mentioned under Clause 2.
6. You cannot exchange the offer for cash, withdrawn as a cash advance and is not transferable.
7. Spending credit will be credited to an Eligible Cardholder's Cash Instalment Plan application credit card account 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.

Read before you enjoy the offer

8. 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.
9. We reserve the right to amend these terms and conditions and to terminate this offer at any time. The latest details of this offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
10. In case of dispute arising out of this offer, our decision shall be final and conclusive.
11. 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 these terms and conditions, the English version shall apply and prevail.

What these terms mean

12. **"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.
13. **"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 offers under this promotion.

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