



RewardCash Certificate Scheme Registration/ Update/ De-registration Form

By enrolling into the RewardCash Certificate Scheme, you can have your RewardCash converted into RewardCash Certificate automatically and enjoy your rewards in a hassle-free manner. You can register for or update your registration status of the Scheme via HSBC Internet Banking or by completing the form below. Please return the completed form by post to **HSBC Card Service, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon.**

Primary cardholder's name (Mr/ Mrs/ Miss/ Ms)

Daytime tel. no. _____ Home tel. no. _____

Register for/ Update the RewardCash Certificate Scheme

- First time enrollment
 Update enrolled card account(s)

I would like to enroll/ update my credit card*(s) below for RewardCash Certificate Scheme (Please tick the appropriate box):

	Add	Cancel
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	<input type="checkbox"/>	<input type="checkbox"/>

I would like to use my primary credit card account* below for monthly RewardCash consolidation ("the Consolidating Card"). Please transfer all the outstanding RewardCash of the above credit card account(s) to the Consolidating Card on each statement date for calculating my RewardCash Certificate entitlement:

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

De-register for the RewardCash Certificate Scheme

- Please de-register all my credit card account(s) from the RewardCash Certificate Scheme. I acknowledge that any outstanding RewardCash in my credit card account(s) will not be converted into RewardCash Certificate once this request has been successfully processed whilst any RewardCash Certificate(s) already accumulated will be mailed to me according to the quarterly issuance schedule.

I have read and agreed to be bounded by the RewardCash Programme Terms and Conditions for the application of this RewardCash Certificate Scheme.

Primary cardholder's signature _____ Date _____

* Please fill in the Hong Kong Dollar sub-account and / or RMB sub-account of your UnionPay Dual Currency credit card which is printed at the centre of the card, if applicable.

- Note: 1. Terms and Conditions of RewardCash Programme apply.
 2. HSBC will process a cardholder's request for the RewardCash Certificate Scheme within 14 working days after receiving the duly completed form.
 3. Registration or update for RewardCash Certificate Scheme can also be done or checked via HSBC Internet Banking.

RewardCash Programme Terms and Conditions

A. General Terms and Conditions

Who may participate in RewardCash Programme

1. We may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the RewardCash Programme. The availability or redemption of some benefits, schemes or arrangements may be governed by further terms and conditions specified by us from time to time. Such benefits, schemes or arrangements may include RewardCash e-Shop, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme and Octopus Rewards Conversion Scheme.
2. Only personal credit cards issued by us in Hong Kong and of the types specified by us from time to time are eligible for the RewardCash Programme. We have the right to specify and vary the types of credit cards that are eligible for the RewardCash Programme. We may exclude (a) any types of credit cards from the RewardCash Programme, or (b) any benefits, schemes or arrangements under the RewardCash Programme. Unless we specify otherwise, eligible credit cards include Visa, MasterCard and UnionPay credit cards. Eligible credit cards may be primary cards or additional cards and may be denominated in Hong Kong dollar, Renminbi or United States dollar. Standalone private label card and iCAN card are not eligible for the RewardCash Programme.
3. Your participation in the RewardCash Programme is governed by these Terms and Conditions and any other terms and conditions specified by us from time to time. If any dispute arises in relation to the RewardCash Programme, our decision or (if applicable) the relevant merchant's decision is final. Such dispute may include (a) any dispute over your eligibility for participation, your entitlement to benefits, records of redemption or other activities or transactions, or (b) any dispute between you and any merchant participating in the RewardCash Programme.

Earning RewardCash

4. Except as specified in Clause 5, you earn \$1 RewardCash for:
 - (a) every HK\$250 spent with your eligible card denominated in Hong Kong dollar;
 - (b) every US\$30 spent with your USD Visa Gold Card; or
 - (c) every RMB250 spent with your UnionPay Dual Currency credit card Renminbi sub-account.
5. We have the right not to award or allow you to use RewardCash unless your credit card and card account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:
 - (a) cash advance;
 - (b) fees and charges;
 - (c) withdrawals under a cash or spending instalment plan;
 - (d) (i) online bill payments to the Inland Revenue Department made with any credit card, (ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card, and (iii) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card. RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and
 - (e) quasi cash transactions including:
 - (i) betting and gambling transactions, (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), (iii) transactions at financial institutions (including purchase of merchandise and services from banks), (iv) wire transfers, and (v) purchase and/or reload of stored value cards or e-Wallets (except for reload via Octopus Automatic Added Value Service), according to the merchant codes issued by Visa, MasterCard Worldwide or UnionPay (as applicable) from time to time.
6. A card transaction does not earn RewardCash if:
 - (a) it is unposted; or
 - (b) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
7. We will credit RewardCash earned by you to your card account. For the purpose of calculating your RewardCash entitlement, we will carry forward:
 - (a) any odd dollars spent to the next card transaction; and
 - (b) any odd dollars remaining on a statement date to the following statement month.
8. For a purchase under an instalment plan, you earn RewardCash as and when an instalment amount is posted to your card account. Posting of such amount may be in a lump sum or in instalments depending on the types and features of instalment plan.

Expiration of RewardCash

9. RewardCash earned is usually valid for at least one year and for up to two years. RewardCash earned with HSBC Premier MasterCard and HSBC Advance Visa Platinum cards is valid for up to three years. The expiry date for RewardCash earned on a card will be the date of the card statement of the expiry month (regardless of the year) of the card. The expiry month will be shown in your card statement and (if applicable) your HSBC Internet Banking profile.

Transfer, pooling and redemption of RewardCash

10. (a) RewardCash is not transferable unless we otherwise specify. RewardCash may be transferred from one primary cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App. (b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number, unless otherwise specified in these Terms and Conditions. If you are a primary cardholder, you may also pool RewardCash earned with additional cards.
11. We have the right to specify and vary the amount of RewardCash for redeeming various products and services from time to time. We have the right to accept or decline your request to redeem RewardCash. If you have not accumulated sufficient amount of RewardCash to redeem a product or service, any request to redeem or any purchase order will be cancelled automatically.
12. Once a redemption request or purchase order has been accepted by us or a participating merchant, you are not allowed to change, cancel or seek refund on it or exchange any redeemed item.
13. (a) We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction. (b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card by you or by us.

Participating merchants

14. We have the right to specify and vary from time to time without notice (a) the merchants participating in the RewardCash Programme, or (b) any scheme or arrangement under the RewardCash Programme. We are not liable to you for any change of merchants. You may visit our website for the latest list of participating merchants.
15. Redemption of goods, services, vouchers, certificates, coupons or other benefits at a participating merchant is subject to the merchant's policy and the terms and conditions specified by the merchant.

Miscellaneous

16. We are not supplier of any products or services redeemable under the RewardCash Programme. We do not accept any liability relating to them. We are not responsible for lost, damaged or stolen products, vouchers, certificates or coupons redeemed or exchanged by you under the RewardCash Programme.
17. The general terms and conditions set out in Section A of these Terms and Conditions apply to all benefits, schemes or arrangements under the RewardCash Programme. If any such benefit, scheme or arrangement is also governed by further terms and conditions, the further terms and conditions prevail over the general terms and conditions to the extent of any inconsistency between them. Such further terms and conditions may be set out in these Terms and Conditions or separately. We have the right to vary these Terms and Conditions and any other terms and conditions relating to the RewardCash Programme from time to time by notice.
18. 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.
19. These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
20. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

C. RewardCash Certificate Scheme

Register to participate

27. In order to participate in the RewardCash Certificate Scheme, you must successfully register via HSBC Internet Banking or return a duly completed registration form to us. You may request to register or update or cancel your registration for the RewardCash Certificate Scheme from time to time. We will usually process a request within the next working day (after receipt via HSBC Internet Banking) or within 14 working days (after receipt via other channels).
28. You may enrol various credit cards issued by us to you under the same Hong Kong Identity Card or Passport number for the RewardCash Certificate Scheme. If you are a primary cardholder, you may also enrol additional cards for the RewardCash Certificate Scheme. However, you must select one primary card for monthly RewardCash consolidation ("Consolidating Card").

Conversion of RewardCash to RewardCash Certificate

29. For calculating your RewardCash Certificate entitlement, accumulated and unused RewardCash in each of your enrolled card accounts will be automatically transferred to the Consolidating Card account on each statement date. That transfer will be shown in the respective card account statements of the relevant month.
30. We convert all accumulated and unused RewardCash in the Consolidating Card account as of each statement date of the Consolidating Card. Conversion of RewardCash to a RewardCash Certificate is made in blocks of \$50 RewardCash. The total value of RewardCash Certificate accumulated and issued will be shown in each monthly statement of the Consolidating Card and via HSBC Internet Banking.
31. (a) We issue one RewardCash Certificate each quarter. We calculate the value of the RewardCash Certificate to be issued to you on the last working day of March, June, September and December in a calendar year. The RewardCash Certificate will be mailed to you in the following month (i.e. April, July, October and January respectively).
(b) Each RewardCash Certificate is valid for 6 months from its issue date. We will not re-issue or replace an expired RewardCash Certificate.
(c) You are not allowed to (i) reverse any RewardCash transferred from your enrolled credit cards to the Consolidating Card, or (ii) convert any RewardCash Certificate back to RewardCash.
32. We have the right to cancel your right to participate in the RewardCash Certificate Scheme at any time if any of your enrolled credit card accounts becomes invalid or is not in good standing, which may include a card account being cancelled or blocked for any reason. Where we cancel your participation, we have the right to cancel or make any other arrangement for any accumulated and unused RewardCash in your Consolidating Card account and any RewardCash Certificates issued to you.

Exchange RewardCash Certificates for merchant coupons

33. (a) You can exchange RewardCash Certificates for merchant coupons at one of the designated outlets of merchants participating in the RewardCash Certificate Scheme. You must present the original RewardCash Certificate and your Consolidating Card for exchanging merchant coupons.
(b) Each RewardCash Certificate can only be exchanged for merchant coupon(s) of equivalent value at one of the designated outlets of the participating merchant as stipulated on the RewardCash Certificate.
(c) If you report loss or theft of a RewardCash Certificate to us but the RewardCash Certificate subsequently comes into your possession, you are not allowed to exchange the RewardCash Certificate for merchant coupons. If you do so, in addition to our rights specified in Clause 13 above, we also have the right to debit the amount of RewardCash corresponding to the value of the merchant coupon(s) exchanged using the RewardCash Certificate, without prior notice to you.
34. You are not allowed to (a) redeem RewardCash Certificates or merchant coupons for cash, or (b) transfer them to another card account.



Definitions

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Reward+ App means the HSBC Reward+ mobile app which is a dedicated credit card mobile app to manage your HSBC card accounts in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means the person to whom we issue a credit card (whether a primary card or an additional card).

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.