



Terms and Conditions for HSBC EveryMile Credit Card - HSBC Reward+ 'Pay with RC' Offer

When can you enjoy the offer

1. The promotional period is from 1 April to 31 December 2025, both dates inclusive (unless other specify).

What is the offer

2. During the promotional period, you can enjoy 20% off (which means \$1 RewardCash= HK\$1.25) to settle Eligible Transaction(s) made at the Designated Merchants via the 'Pay with RC' function on the HSBC Reward+ app.
3. The offer is only applicable to HSBC EveryMile Credit Card issued by The HongKong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assignees) which is valid and in good standing ("Eligible Credit Card", such holder, "Cardholder(s)").

How can you enjoy the offer

4. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period;
 - b. have registered Reward+; and
 - c. have registered for HSBC Personal Internet Banking.

Read before you enjoy the offer

5. You cannot transfer the offer or exchange it for cash or other products, services or discounts.
6. During the promotional period, you can use RewardCash to settle Eligible Transaction(s) at the preferential conversion rate via the 'Pay with RC' function on the HSBC Reward+ app.

7. The 'Pay with RC' function can only be used once to settle each Eligible Transaction. You can pay a transaction partially or in full with the RewardCash balance in the Eligible Credit Card account. We reserve the right to decide whether a transaction is eligible for settlement using the 'Pay with RC' function, and the right to determine your eligibility to enjoy this offer based on your transaction records.
8. After settling your transaction(s) via the 'Pay with RC' function on Reward+, the record will be displayed in the transaction history on the 'Account' page of Reward+. You should check and verify the record as soon as possible and notify us in case of any irregularity. Unless otherwise agreed, a 'Pay with RC' instruction cannot be cancelled or amended once accepted.
9. You must keep all official payment records in respect of the 'Pay with RC' transaction. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
10. These terms and conditions and other terms and conditions of your Eligible Credit Card, the RewardCash Programme and Reward+ will apply. We reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to our website for the latest details and terms and conditions of the offer.
11. 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 RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
12. In case of disputes arising out of this promotion, the decision of us shall be final and conclusive.
13. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

14. **'Eligible Transaction'** refers to any transactions conducted with an Eligible Credit Card at the Designated Merchants (as defined in Clause 16) during the promotional period. Payments for instalment plans and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions.
15. **'Reward+'** refers to the HSBC HK Reward+ mobile application.
16. **'Designated Merchants'** refer to the merchants listed in the designated merchant list of this offer, which could be found at www.hsbc.com.hk/empaywithrc, or upon calling our customer service hotline 2233 3000. Designated Merchants are defined according to the merchant code / transaction types as defined by VISA International or a merchant's acquiring bank. Only transactions supported by official payment records and made at Designated Merchants are considered as Eligible Transactions. The Bank may add, amend or remove any Designated Merchants from the list at any time without prior notice.

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