

Terms and Conditions for Complimentary Access to Plaza Premium Lounge & Dining Outlets (“Lounge Offer”)

General Terms and Conditions

1. The Lounge 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 (“EveryMile Card”, such holder, “Cardholder(s)”).
2. The promotion period of Complimentary Access to Plaza Premium Lounge & Dining Outlets is from 1 January 2025 to 31 December 2025, both dates inclusive (collectively, “Promotion Period”).
3. The terms and conditions of (i) the Credit Card Terms with the Bank; (ii) the RewardCash programme, (iii) HSBC Reward+ App, and (iv) all other applicable prevailing promotions (unless specified) offered by the Bank will continue to apply. The Bank reserves the right to amend these terms and conditions and to terminate the Lounge Offer at any time. The latest details of the Lounge Offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
4. In case of disputes arising out of the Lounge Offer, the decision of the Bank shall be final and conclusive.
5. These terms and conditions are subject to prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. 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.

Additional Terms and Conditions

1. Cardholders can enjoy complimentary access to selected Plaza Premium Lounges and airport dining outlets (collectively, the “Outlet(s)”) operated by Plaza Premium Lounge Management Limited (“Participating Merchant”) for a total of 6 times in the Promotion Period, provided that Cardholders make local or overseas eligible spending* of HK\$4,000 (or equivalent in foreign currencies) per access within 60 calendar days after each access, which includes the date of the access (“Spending Requirement”). If the Cardholders cannot meet the Spending Requirement, they will be charged a service fee of HK\$250 per cardholder per access which will be directly debited from the Cardholder's Card within 1 month after the 60-calendar day period has elapsed.

*All unposted / cancelled / reversed / refunded transactions, bill payments and tax payments settled via HSBC Mobile Banking and/or HSBC Online Banking, cash advance or withdrawal under the cash instalment plan or cash credit plan are not eligible spend to reach the Spending Requirement for enjoying the Lounge Offer.

2. Cardholders cannot:
 - i) exchange the Lounge Offer for cash, other products, services or discounts or transfer the Lounge Offer; or
 - ii) use the Lounge Offer in conjunction with any other discounts, promotional offers, coupons, cash coupons or VIP card benefits (unless otherwise specified).
3. Each complimentary access means
 - i) (For access to Plaza Premium Lounges) 2 or 3 hours of lounge usage with comfortable seating, food and beverages, Wi-Fi, local/international newspapers and magazines, where the applicable length of lounge usage varies by locations as specified in www.hsbc.com.hk/emplazapremium; or
 - ii) (For access to airport dining outlets) Complimentary meal set for dine-in or takeaway.

The menus of the complimentary meal set and lounge facilities provided by the Outlets vary by locations. Eligible Cardholder should contact the specific Outlet for details.

4. Cardholders are required to present both their physical EveryMile Card and a boarding pass showing a confirmed reservation for same-day or the following day travel at the reception counter of the Outlets for eligibility verification purpose.
5. Please visit www.hsbc.com.hk/emplazapremium for the full list of the Outlets in Hong Kong and at other locations. The full list and respective locations are subject to change without prior notice.
6. Cardholders can bring travel companions into the Plaza Premium Lounge and enjoy 20% discount on entrance fee for each guest (free admission is granted to children under 2 years old). Respective entrance fee and other applicable fee incurred during the use of Lounge Offer will be charged to the EveryMile Card as needed.
7. Lounge Offer shall be terminated immediately upon closure of the Outlets or business shutdown. In case of renovation in any of the Outlets, the Lounge Offer will not be available.
8. The Lounge Offer is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchant. The Bank and the Participating Merchant can change or cancel the Lounge Offer or amend the terms and conditions. Please check the relevant website for the latest details, service availability and terms and conditions of the Lounge Offer.
9. The Bank shall not be liable for the quality of the services provided by Participating Merchant, and any loss or damage which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained as a result of taking or using the Lounge Offer.
10. In case of disputes arising out of this Lounge Offer, the decision of the Participating Merchant and the Bank shall be final and conclusive.

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