

Terms and Conditions for Interest-free Merchant Instalment Plan Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 1 September 2022 to 28 February 2023.

What is the offer

2. During the promotional period, you can receive \$100 RewardCash rebate when you settle a transaction with a Net Spending Amount of HKD1,000 or above by Interest-free Merchant Instalment Plan for the first time.
3. You are entitled to the offer once during the promotional period.

How can you enjoy the offer

4. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. set up an Eligible Merchant Instalment with an Eligible Credit Card during the promotional period; and
 - c. did not hold any Interest-free Merchant Instalment Plan from 1 September 2021 to 31 August 2022.

Read before you enjoy the offer

5. If you qualify for the extra RewardCash rebate on Eligible Merchant Instalments, we will credit the extra RewardCash rebate by 31 May 2023 to the Eligible Credit Card account that you used for the first Eligible Merchant Instalment in our records.
6. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
7. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
8. If the transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
9. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
11. You have to keep all original sales slips or official payment records of the Eligible Merchant Instalments. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
12. The terms and conditions of the Eligible Credit Card, Eligible Merchant Instalment, RewardCash Programme, Reward+ and all other applicable prevailing promotions offered by us will apply.
13. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details and terms and conditions of the offer.
14. 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.
15. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
16. We write the terms and conditions of the offer under Hong Kong laws.

What these terms mean

17. **“Interest-free Merchant Instalment Plan”** means the credit card interest-free merchant instalment plan offered by the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time. You may pay a transaction by Interest-free Merchant Instalment at designated participating merchants using HSBC credit cards. Participating merchants might provide various repayment tenors and may require minimum transaction amount.
18. **“Eligible Merchant Instalment”** means any Interest-free Merchant Instalment Plans successfully set up when settling a transaction with a Net Spending Amount of HKD1,000 or above during the promotional period.
19. **“Eligible Credit Card”** means any Hong Kong Dollar personal primary, combined additional or separate additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Card are not Eligible Credit Cards.
20. **“Net Spending Amount”** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
21. **“HSBC Reward+”** refers to the HSBC HK Reward+ mobile application.

Effective from 1 September 2022

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