

「八達通日日賞」轉換計劃登記及轉換表格

Octopus Rewards Conversion Scheme Enrolment and Conversion Form

您必須先登記參與滙豐「八達通日日賞」轉換計劃，方可將「獎賞錢」轉換成日日賞\$。登記參加或將「獎賞錢」轉換，請填妥以下表格並寄回九龍深旺道1號滙豐中心2及3座8樓信用卡客戶服務部收。

You are required to enrol in HSBC Octopus Rewards Conversion Scheme before you can convert your RewardCash into Octopus Reward\$. To enrol in the scheme or convert your RewardCash, please complete the form below by post to **Card Centre – Customer Service Section, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon.**

登記參加 Enrolment

持卡人姓名 Cardholder's name
 (先生 Mr/ 太太 Mrs/ 小姐 Miss/ 女士 Ms)

日間聯絡電話 Daytime tel. no.

信用卡號碼 Credit card number

住宅電話 Home tel. no.

請填上您想登記的八達通卡編號。您此後轉換的日日賞\$將存入此八達通卡賬戶。

Please input your Octopus number you wish to register for the Scheme. The Octopus Reward\$ converted will be credited to this Octopus Rewards account.

八達通卡編號*
 Octopus number*

* 印於八達通卡背面右上方的8位數字。填寫時毋須加上括號內的數字。

* The eight digits excluding the bracket number printed on the top right hand corner of the reverse of your Octopus card.

轉換「獎賞錢」 RewardCash Conversion

項目 Item	轉換的「獎賞錢」總數 RewardCash to be converted	相等的日日賞\$ Octopus Reward\$ equivalent
日日賞\$ Octopus Reward\$ \$20「獎賞錢」RewardCash = 日日賞\$ Octopus Reward\$ 20		

注意：1. 每\$20「獎賞錢」可轉換成日日賞\$20。轉換須以\$20「獎賞錢」為單位。每次最多可轉換\$200「獎賞錢」（即最多可轉換成日日賞\$200）。

2. 請於90天內將所轉換的日日賞\$下載至八達通卡，否則所轉換的日日賞\$將被自動取消。

Note: 1. Every \$20 RewardCash can be converted into Octopus Reward\$20. Conversion must be made in blocks of \$20 RewardCash. A maximum of \$200 RewardCash (i.e. Octopus Reward\$200) can be converted each time.

2. Please download the converted Octopus Reward\$ onto your Octopus card within 90 days from the processing date, otherwise the Octopus Reward\$ will be forfeited.

請於以下的信用卡戶口[†]扣除上述的「獎賞錢」：

Please deduct the above RewardCash from my credit card account(s)[†] below:

扣除的「獎賞錢」

RewardCash to be deducted

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

基本卡持卡人簽署
 Primary cardholder's signature

日期
 Date

附屬卡持卡人簽署
 Additional cardholder's signature

日期
 Date

[†] 若同時使用基本卡及附屬卡的「獎賞錢」，兩位持卡人均需簽署此表格。

[†] If you wish to redeem RewardCash from both your primary card and additional card, signatures of both cardholders are required.

註：本申請須受有關的條款及細則約束。

Note: Terms & Conditions apply.

由香港上海滙豐銀行有限公司刊發
 Issued by The Hongkong and Shanghai Banking Corporation Limited

「獎賞錢」計劃條款及細則

A) 一般條款及細則

誰可參與「獎賞錢」計劃

1. 本行可提供、更改、暫停或撤銷「獎賞錢」計劃下的不同優惠、計劃或安排。本行可能不時指定規管提供或換領某些優惠、計劃或安排的其他條款及細則。該等優惠、計劃或安排可包括「獎賞錢」購物網、「獎賞錢」禮券計劃、於商戶即時兌換「獎賞錢」、「飛行優惠計劃」及「八達通日日賞」轉換計劃。
2. 只有本行在香港發出及屬本行不時指定種類的個人信用卡方合資格參與「獎賞錢」計劃。本行有權指定及更改合資格參與「獎賞錢」計劃的信用卡種類。本行可豁免 (a) 可參與「獎賞錢」計劃的任何信用卡種類，或 (b) 「獎賞錢」計劃下的任何優惠、計劃或安排。除非本行另有指定，合資格信用卡包括滙財卡、萬事達卡及銀聯信用卡。合資格信用卡可以是基本卡或附屬信用卡，亦可以是港幣、人民幣或美元卡。獨立優惠卡及iCAN卡不合資格參與「獎賞錢」計劃。
3. 閣下參與「獎賞錢」計劃受本條款及細則及本行不時指定的任何其他條款及細則規管。如就「獎賞錢」計劃出現任何爭議，本行或有關商戶（如適用）的決定為最終的。該等爭議可包括(a)就閣下的參與資格、閣下可獲取的優惠、換領或其他活動或交易的記錄的任何爭議，或 (b) 閣下與參與「獎賞錢」計劃的商戶之間的任何爭議。

賺取「獎賞錢」

4. 除第5條另有指定外，閣下在下列情況下，即可賺取\$1「獎賞錢」：
 - (a) 以合資格的港幣信用卡簽賬每港幣250元；
 - (b) 以美元滙財卡簽賬每30美元；或
 - (c) 以銀聯雙幣信用卡人民幣子戶口簽賬每人民幣250元。
5. 除非閣下的信用卡及信用卡戶口有效及信用狀況良好，本行有權不給予閣下「獎賞錢」或不讓閣下使用「獎賞錢」。本行亦有權不時指定及更改賺取「獎賞錢」的比率及不能賺取「獎賞錢」的簽賬種類。目前，不能賺取「獎賞錢」的簽賬種類包括下列各項：
 - (a) 現金透支；
 - (b) 收費及費用；
 - (c) 現金套現或簽賬分期計劃下的提款；
 - (d) (i) 以任何信用卡在網上向稅務局繳交的賬單；
(ii) 以任何信用卡在網上向保險公司繳交為償還保險公司保單貸款賬單類別的費用；及
(iii) 以普通卡、金卡或銀聯雙幣信用卡在網上繳交的賬單。
以合資格信用卡在網上繳費，只有每月月結單周期之首港幣10,000元之合資格網上繳交費用才可獲享「獎賞錢」；及
 - (e) 半現金交易包括根據Visa、萬事達卡國際組織或銀聯（按情況適用）不時界定之商戶編號的：
 - (i) 賭博交易；(ii) 於非金融機構的交易（包括購買外匯、匯票及旅行支票）；(iii) 於金融機構的交易（包括購買銀行產品及服務）；(iv) 電匯；及(v) 購買及/或充值儲值卡或電子錢包（八達通自動增值服務除外）。
6. 在下列情況下，信用卡交易不能賺取「獎賞錢」：
 - (a) 信用卡交易未被誌賬；或
 - (b) 信用卡交易已被誌賬但隨後全數或部分被取消、還原或退回（包括購物退稅）。
7. 本行會將閣下賺取的「獎賞錢」存入閣下的信用卡戶口。為計算閣下可賺取的「獎賞錢」，本行會將：
 - (a) 任何剩餘金額帶往下一次信用卡交易；及
 - (b) 任何於結單日的剩餘金額帶往下一個結單月。
8. 就分期計劃下的購物交易，當供款金額誌入閣下的信用卡戶口時，閣下即可賺取「獎賞錢」。該等誌賬可以全數或分期方式，視乎分期計劃的種類及特點而定。

「獎賞錢」有效期屆滿

9. 已賺取的「獎賞錢」有效期通常最短為一年及最長為兩年。以滙豐卓越理財萬事達卡及滙豐運籌理財白金Visa卡賺取的「獎賞錢」有效期最長為三年。閣下已賺取的「獎賞錢」於信用卡屆滿月份（不論年份）的結單日到期。信用卡屆滿月份會顯示於信用卡結單及（如適用）閣下的滙豐網上理財賬戶內。

轉讓、合併及換領「獎賞錢」

10. (a) 除非本行另有指定，「獎賞錢」不可轉讓。「獎賞錢」可於本行的Reward+應用程式由一位主卡持卡人轉讓至另一位主卡持卡人。若您沒有安裝Reward+應用程式或並未於Reward+應用程式內登記使用「獎賞錢」的轉讓功能，您亦可接收來自他人的「獎賞錢」。(b) 閣下可合併使用就同一香港身分證或護照號碼向閣下發出的各張信用卡所賺取的「獎賞錢」（除非本條款及細則另有指定）。若閣下是基本卡持卡人，閣下亦可合併使用附屬信用卡所賺取的「獎賞錢」。

11. 本行有權不時指定及更改換領不同產品及服務所需的「獎賞錢」金額。本行有權接納或拒絕閣下「獎賞錢」換領的要求。如閣下未有累積足夠「獎賞錢」以換領產品或服務，任何換領要求或訂購指示將自動被取消。
12. 換領要求或訂購指示一經本行或參與商戶接受，閣下就不可更改、取消、尋求退款或退換任何已換領項目。
13. (a) 如本行合理地認為閣下在賺取、合併、換領或使用（包括轉移或轉換）「獎賞錢」方面涉及任何欺詐或濫用行為，本行有權沒收或取消任何已累積的「獎賞錢」及終止閣下的信用卡。該等欺詐或濫用行為可包括用一項交易賺取「獎賞錢」後以任何方式獲退回該項交易的金額。(b) 無論是由閣下主動取消信用卡或被本行終止使用信用卡，本行有權取消閣下任何已累積的「獎賞錢」。

參與商戶

14. 本行有權不時指定及更改下列事項而無需通知閣下：
 - (a) 參與「獎賞錢」計劃的商戶；或
 - (b) 「獎賞錢」計劃下的任何計劃或安排。本行就更改商戶無需向閣下負責。閣下可瀏覽本行網站以閱覽最新參與商戶名單。
15. 閣下於參與商戶換領商品、服務、現金券、禮券、優惠券或其他優惠，須受參與商戶的政策及其指定的條款及細則約束。

雜項

16. 本行並非「獎賞錢」計劃下可換領產品或服務的供應商。就該等產品及服務本行概不負責。閣下在「獎賞錢」計劃下換領或調換的產品、現金券、禮券或優惠券如有遺失、損毀或被竊，本行概不負責。
17. 本條款及細則A部分中所載的一般條款及細則適用於「獎賞錢」計劃下的所有優惠、計劃或安排。如任何優惠、計劃或安排亦受其他條款及細則規管而該等其他條款及細則與本一般條款及細則有任何不一致，概以該等其他條款及細則為準。該等其他條款及細則可載於本條款及細則內或分開載列。本行有權不時在給予閣下通知後更改本條款及細則及有關「獎賞錢」計劃的任何其他條款及細則。
18. 除閣下及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
19. 本條款及細則受香港法律管轄並按其詮釋。閣下服從香港法院的非專有管轄權。
20. 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

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.

F) 「八達通日日賞」轉換計劃

46. 「八達通日日賞」計劃由八達通獎賞有限公司（簡稱「八達通獎賞公司」）提供。閣下須直接向八達通獎賞公司申請參與「八達通日日賞」計劃。八達通獎賞公司可酌情接納或拒絕閣下的申請。本行並無參與申請或審批過程。
47. (a) 就「八達通日日賞」計劃或八達通獎賞公司的作為或遺漏，本行概不負責。
 (b) 閣下參與「八達通日日賞」計劃的資格及參與受八達通獎賞公司可不時指定或更改的條款及細則約束。
 (c) 即使影響日日賞\$計算或閣下累積的日日賞\$或其他可享優惠或優惠換領，八達通獎賞公司可隨時更改其與「八達通日日賞」計劃相關的政策或條款及細則而無需通知閣下。
48. 閣下須成功登記參與「八達通日日賞」計劃，方合資格參與「八達通日日賞」轉換計劃。閣下須填妥由本行指定的登記表格申請參與「八達通日日賞」轉換計劃。本行可酌情接納或拒絕閣下的申請。
49. (a) 根據「八達通日日賞」轉換計劃，只要閣下的信用卡戶口有效及信用狀況良好，即可將於閣下信用卡戶口內的「獎賞錢」轉換為日日賞\$。
 (b) 每\$20「獎賞錢」可轉換為日日賞\$20。轉換必須以每\$20「獎賞錢」為單位，每次最多可轉換\$200「獎賞錢」，相等於日日賞\$200。
 (c) 閣下必須按本行不時指定的程序提出轉換要求。
 (d) 閣下只可在「獎賞錢」有效期屆滿前將「獎賞錢」轉換為日日賞\$。
 (e) 「獎賞錢」一經轉換為日日賞\$，閣下不可取消轉換或將日日賞\$轉回「獎賞錢」。
50. 閣下可合併合資格信用卡戶口內或基本卡與附屬信用卡的累積及剩餘「獎賞錢」。
51. (a) 閣下轉換「獎賞錢」的要求由八達通獎賞公司決定。八達通獎賞公司可酌情拒絕閣下的轉換要求。就八達通獎賞公司因任何原因拒絕或延遲處理轉換要求，本行概不負責。閣下需直接與八達通獎賞公司解決就轉換要求或轉換日日賞\$的任何爭議。
 (b) 八達通獎賞公司一般需要十四日處理閣下的轉換要求。本行不會就成功轉換向閣下發出任何通知或提示。閣下接受閣下有責任自行下載已轉換的日日賞\$至已登記「八達通日日賞」計劃及「八達通日日賞」轉換計劃的八達通卡。閣下應在提出轉換要求後90日內於任何「八達通日日賞」綜合服務點進行下載。本行或八達通獎賞公司可不時指定該等「八達通日日賞」綜合服務點。如閣下未有在指定限期內下載日日賞\$，該等日日賞\$會被自動取消而無需通知閣下。本行就任何被取消的日日賞\$概不負責。
52. 閣下授權本行就下列用途把閣下的個人資料及其他資料提供予八達通獎賞公司：
 (a) 處理閣下不時提出的轉換要求，及 (b) 把已轉換的日日賞\$存入閣下的八達通卡戶口。
53. 本行有權在給予合理通知後就參與「八達通日日賞」轉換計劃向閣下收取年費。閣下授權本行於年費到期時從任何信用卡戶口支取該年費。該費用概不獲退還。

F) Octopus Rewards Conversion Scheme

46. The Octopus Rewards programme is offered by Octopus Rewards Limited ("ORL"). You have to apply for participating in the Octopus Rewards programme directly with ORL. ORL may accept or decline your application at its discretion. We are not involved in the application or approval process.
47. (a) We take no responsibility for the Octopus Rewards programme or for the acts or omissions of ORL.
 (b) Your eligibility and participation in the Octopus Rewards programme is subject to the terms and conditions which may be specified or varied by ORL from time to time.
 (c) ORL may vary its policies or terms and conditions relating to the Octopus Rewards programme at any time without notice, even if a variation affects Octopus Reward\$ calculation, your accumulated Octopus Reward\$ or other benefit entitlements, or benefit redemption.
48. You are eligible to participate in the Octopus Rewards Conversion Scheme only if you have successfully enrolled in the Octopus Rewards programme. You have to apply for participating in the Octopus Rewards Conversion Scheme by filling in an enrolment form prescribed by us. We may accept or decline your application at our discretion.
49. (a) Under the Octopus Rewards Conversion Scheme, you may convert RewardCash in your credit card accounts into Octopus Reward\$, as long as your credit card accounts are valid and in good standing.
 (b) The conversion rate is \$20 RewardCash to Octopus Reward\$20. You must convert RewardCash in blocks of \$20 RewardCash. A maximum of \$200 RewardCash can be converted per redemption equivalent to Octopus Reward\$200.
 (c) You have to make a conversion request in accordance with the procedures specified by us from time to time.
 (d) You are allowed to convert RewardCash into Octopus Reward\$ only prior to its expiry date.
 (e) After converting RewardCash into Octopus Reward\$, you are not allowed to cancel or revert it back to RewardCash.
50. You can pool accumulated and unused RewardCash in your eligible credit card accounts, or between primary cards and additional cards.
51. (a) Your conversion request is decided by ORL. ORL may reject your conversion request at its discretion. We take no responsibility for any rejection of or delay in processing a conversion request by ORL for any reason. You have to resolve with ORL directly any dispute regarding any conversion request or conversion of Octopus Reward\$.
 (b) ORL usually takes 14 days to process a conversion request from you. We will not send you any notification or reminder about a successful conversion. You accept that it is your own responsibility to download the converted Octopus Reward\$ onto your Octopus registered for the Octopus Rewards programme and the Octopus Rewards Conversion Scheme. You should download at any of the Octopus Rewards service spots no later than 90 days after you have made the conversion request. We or ORL may specify such Octopus Rewards service spots from time to time. If you do not download any Octopus Reward\$ within the specified timeframe, it will be forfeited automatically without notice. We will not be responsible for any forfeited Octopus Reward\$.
52. You authorise us to provide your personal data and other information to ORL for the purpose of (a) processing your conversion requests from time to time, and (b) crediting converted Octopus Reward\$ into your Octopus account.
53. We have the right to charge you an annual fee for participating in the Octopus Rewards Conversion Scheme by giving reasonable notice. You authorise us to debit the fee from any credit card account when it is due. The fee is non-refundable.



定義

香港指中華人民共和國香港特別行政區。

Reward+應用程式指專為香港滙豐信用卡而設的滙豐Reward+流動應用程式，持卡人可於Reward+應用程式管理信用卡賬戶。它受約束於此條款及細則、Reward+條款及細則，以及適用於Reward+應用程式的特定功能之條款及細則。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及受讓人。

閣下或閣下的指獲本行發出信用卡（不論是基本卡或附屬信用卡）的人士。

注意：如中文譯本與英文本在文義上出現分歧，概以英文本為準。

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.