



HSBC Credit Card Welcome Offer Promotional Terms and Conditions

Eligibility

1. The Promotional Period is from **15 March 2019 to 3 June 2019**, both dates inclusive (“**Promotional Period**”).
2. Customers must successfully apply for a primary card of Hong Kong dollar personal HSBC Visa Signature card, HSBC Visa Platinum card or HSBC Visa Gold card (each an “**Eligible Credit Card**”) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (and its successors and assigns) (the “**Bank**” or “**HSBC**”) during the Promotional Period with successful approval and must use the Eligible Credit Card to fulfill the Spending Requirement for the Welcome Gift (as defined in clause 7 below), the Online Application Reward (as defined in clause 8 below) and the “Pay with RC” Reward (as defined in clause 9 below) (together, “**Promotional Offers**” or “**Welcome Offers**”) (“**Eligible Cardholders**”).
3. “**Existing Credit Card Customers**” refers to customers who possess a personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card. “**New Credit Card Customers**” refers to customers who do not possess any personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card.
4. The date on which an Eligible Cardholder submits all required documents through HSBC website or HSBC Internet Banking will be based on the Bank’s record which shall be conclusive.
5. No Welcome Offers will be given to customers who have cancelled any of the personal primary credit card issued by the Bank on or after 15 September 2018. The Welcome Gift, Online Application Reward and “Pay with RC” Reward do not apply to applications for additional cards.
6. Each Eligible Cardholder is entitled to receive only one Welcome Gift, Online Application Reward and “Pay with RC” Reward even if he/she applies for more than one Eligible Credit Card during the Promotional Period and uses more than one Eligible Credit Card to fulfil the Spending Requirement. If an Eligible Cardholder is entitled to other promotional offer under another concurrent promotion run by the Bank, he/she may only receive promotional offer(s) under one of the promotions at the Bank’s discretion.

“Welcome Offers”: Up to \$1,000 RewardCash Welcome Gift, \$300 RewardCash Online Application Reward and \$100 RewardCash “Pay with RC” Reward

Welcome Gift – Up to \$1,000 RewardCash

7. Each Eligible Cardholder is entitled to receive the following Welcome Gift (“**Welcome Gift**”) upon fulfilling the relevant spending requirement (“**Spending Requirement**”) specified below:

Spending Requirement (Cumulative net spending within first 60 calendar days from the issuance of credit card)	Welcome Gift for New Credit Card Customers	Welcome Gift for Existing Credit Card Customers
HK\$8,000 or above	\$1,000 RewardCash	\$400 RewardCash

Each Eligible Cardholder needs to conduct Eligible Spending with the newly approved Eligible Credit Card for the specified Spending Requirement mentioned above within the first 60 calendar days from the issuance of the credit card. “**Eligible Spending**” refers to cumulative net spending of any transaction conducted with an Eligible Credit Card within the first 60 calendar days from the issuance of the credit card and posted on the Bank’s system during the offer fulfilment period. Whether a transaction is an Eligible Spending shall be determined at the sole and absolute discretion of the Bank. Cash advances, annual fees, finance charges, late charges, quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques), quasi cash transactions at financial institutions (including purchase of merchandise and services from banks), telephone orders, fax orders, mail orders, wire transfers, betting and gambling transactions, tax payments, bill payments settled via HSBC Internet Banking, purchase and/or reload of stored value cards or e-Wallets (excluding Octopus automatic add-value transactions), transactions made to redeem items under “RewardCash e-Shop” and other programmes, autopay and recurring transactions, withdrawal amount under the Cash Instalment Plan or other instalment plans, unposted, cancelled or refunded transactions and transactions of additional card(s) will not qualify as Eligible Spending for the promotion and will not be counted towards the Spending Requirement.



Online Application Reward - \$300 RewardCash

8. Eligible Cardholders who submit the credit card application form (for any card type specified in clause 2 above) through HSBC website or HSBC Internet Banking during the Promotional Period with successful approval will be entitled to receive \$300 RewardCash (“**Online Application Reward**”). Each Eligible Cardholder is entitled to a maximum of \$300 RewardCash under the Online Application Reward.

“Pay with RC” Reward - \$100 RewardCash

9. Eligible Cardholders who (i) have not downloaded and used HSBC Reward+ Mobile App on or after 15 September 2018 and before the issuance of the Eligible Credit Card, and (ii) successfully settled credit card statement or Eligible Transaction(s) of the newly approved Eligible Credit Card via “Pay with RC” function in HSBC Reward+ Mobile App (either in full or partial amount) within the first 60 calendar days from the issuance of the credit card, will be entitled to receive \$100 RewardCash (“**Pay with RC**” Reward’). Each Eligible Cardholder is entitled to a maximum of \$100 RewardCash under the “Pay with RC” Reward. “**Eligible Transaction**” refers to any transaction which is eligible for this promotion with any spending amount conducted with an Eligible Credit Card and posted on the Bank’s system during the first 60 calendar days from card issuance. Whether a transaction is an Eligible Transaction shall be determined at the sole and absolute discretion of the Bank. Payments for instalment plans and unposted, cancelled or refunded transactions and transactions of additional card(s) will not qualify as Eligible Transactions for this promotion.

Fulfillment Arrangement for Welcome Offers

10. The RewardCash will be credited to the newly approved Eligible Credit Card account and will be fulfilled in accordance with the schedule below:

Fulfill requirement(s) of Welcome Gift / “Pay with RC” Reward within the first 60 calendar days from the issuance of the credit card	Fulfillment Month
15 March to 3 June 2019	July 2019
4 June to 14 August 2019	September 2019
After 15 August 2019	October 2019

The Online Application Reward will be credited to an Eligible Cardholder’s newly approved Eligible Credit Card account and will be made in accordance with the schedule above (if applicable). Each Eligible Cardholder can only enjoy each of the \$1,000 RewardCash Welcome Gift (for New Credit Card Customers) or the \$400 RewardCash Welcome Gift (for Existing Credit Card Customers) once, the \$300 RewardCash Online Application Reward once and the \$100 RewardCash “Pay with RC” Reward once (if applicable). Terms and conditions of the RewardCash Programme and HSBC Reward+ apply to all the Welcome Offers above.

Annual Fee Waiver

11. Each customer who applies for an Eligible Credit Card according to the application process mentioned in clause 2 during the Promotional Period with successful approval can enjoy first two-year credit card annual fee waiver for the newly approved Eligible Credit Card and additional card(s) of such Eligible Credit Card under this promotion. The additional card(s) has/have to be applied under the same application form as that of the Eligible Credit Card in order to be eligible for the first two-year credit card annual fee waiver.

General

12. Once the Welcome Gift selection is indicated on the credit card application form, it cannot be changed. If an Eligible Cardholder does not indicate the choice of the Welcome Gift, the Bank will assign RewardCash as the Welcome Gift for such Eligible Cardholder.

13. The Bank will determine the eligibility of Eligible Cardholders for the Welcome Offers based on the Eligible Cardholders' transaction records held with the Bank. Eligible Cardholders who participate in the promotion must keep all original sales slips or relevant transaction records. In case of any disputes, the Bank reserves the right at any time during or after the Promotional Period to request an Eligible Cardholder to submit the relevant original sales slips and/or such further documents or evidence for inspection. All documents submitted to the Bank will not be returned.
14. Only Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire fulfilment period will be eligible for the Welcome Gift, Online Application Reward, "Pay with RC" Reward and the first two-year credit card annual fee waiver.
15. Any fraud and/or abuse of any offer under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of a cardholder's entitlement to the offer(s). The Bank reserves the right to deduct an amount equivalent to the value of any offer(s) awarded to a cardholder inappropriately pursuant to any fraud and/or abuse directly from the cardholder's account held with the Bank without prior notice.
16. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not obligated to provide reasons for declining any application.
17. No person other than the Eligible Cardholder and the Bank 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.
18. In case of disputes arising out of this promotion, the decision of the Bank shall be final and conclusive.
19. The Bank reserves the right to suspend and/or terminate granting any Welcome Offers, and/or to amend these terms and conditions at any time. The latest details of the Welcome Offers and the revised terms and conditions will be made available on our website as soon as practicable.
20. These terms and conditions are subject to prevailing regulatory requirements.
21. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
22. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Each of the Bank and the Eligible Cardholder submits to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

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