



Terms and Conditions of HSBC Pulse UnionPay Dual Currency Diamond Credit Card Extra Welcome Offer

When can you enjoy the offer

1. The promotional period is from 11 August to 31 December 2025.

What is the offer

2. During the promotional period, New Credit Card Customers or Existing Credit Card Customers can enjoy up to an extra \$280 RewardCash if you fulfill the requirements under clause 2(a) to (c):
 - a. successfully apply for a personal primary HSBC Pulse UnionPay Dual Currency Diamond Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("**the Bank**" or "**HSBC**" or "**We**") (the "**Eligible Credit Card**"); and
 - b. within the first 60 calendar days after card issuance, use the Eligible Credit Card to make cumulative spending amount of HKD / RMB8,000 or above on Eligible Transactions; and
 - c. within the first 60 calendar days after card issuance, make a single Eligible Transactions of HKD / RMB 50 or above with the Eligible Credit Card through QR Code Payment with HSBC Reward+ App or UnionPay App for once to get a \$10 RewardCash rebate (the "**Rebate**"). You can enjoy the Rebate up to 28 times and totaling up to \$280 RewardCash rebate.

How can you enjoy the offer

3. You can enjoy the offer if:
 - a. your application for the Eligible Credit Card is approved; and
 - b. you hold an Eligible Credit Card and your credit card account is valid and in good standing until the offer fulfilment period; and
 - c. you fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you:
 - a. have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card ; or
 - b. are an additional card applicant.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account within 2 months once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which the offer being awarded is subsequently reversed or if your Eligible Credit Card is cancelled within 13 months from its issuance, we may



deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. You can enjoy the first 2-year credit card annual fee waiver for your Eligible Credit Card.

Read before you enjoy the offer

8. In calculating the Eligible Transactions, the conversion rate of HKD and RMB will be 1:1.
9. Eligible transactions are defined according to the merchant codes/transaction type issued by UnionPay or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct 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 Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
12. You can only enjoy the offer once under this promotion.
13. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
14. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ App, UnionPay App and all other applicable prevailing promotions offered by us will apply.
15. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
16. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.

17. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
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 shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

20. **"Eligible Transactions"** refer to the net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:
- Finance and bank charges: annual fees, finance charges, late charges;
 - Transactions made with additional card(s);
 - Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

21. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.
22. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.
23. **"QR Code Payment"** means the QR Code Payment function in HSBC Reward+ App or UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Please note that only primary cardholders are able to use the QR Code Payment function.

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