



Terms and Conditions for HSBC Visa Credit Card Welcome Offer

When can you enjoy the offer

1. The promotional period is from 3 March 2020 to 20 May 2020.

What is the offer

2. During the promotional period, you can apply for an Eligible Credit Card. If your application is approved and you fulfil the requirements of Clause 2(a) and/or (b) within the first 60 calendar days after the Eligible Credit Card is issued, you can
 - a. receive a Welcome Gift of \$900 RewardCash (for New Credit Card Customers) or \$300 RewardCash (for Existing Credit Card Customers) when you use the Eligible Credit Card to make Eligible Transactions of HK\$8,000 or above; and
 - b. receive a "Pay with RC" Reward of \$100 RewardCash if you:
 - i. have not logged onto the HSBC Reward+ app between 1 September 2019 and 3 March 2020; and
 - ii. successfully use RewardCash to offset your credit card statement balance or Eligible Transaction(s) of the Eligible Credit Card via the "Pay with RC" function on the HSBC Reward+ app (either in full or partial amount).

How can you enjoy the offer

3. 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; and
 - b. fulfil the requirements under Clause 2(a) and/or (b) above.
4. You cannot enjoy the offer if you:
 - a. have cancelled any personal primary credit card we issued on or after 1 September 2019; 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 RewardCash to your Eligible Credit Card account within 2 months once you fulfil the requirements under Clause 2(a) and/or (b).
6. If any transaction(s) for which RewardCash was awarded is subsequently reversed or if your Eligible Credit Card is cancelled within 13 months from its issuance, we may deduct the RewardCash from your account without notice.

About annual fee waiver

7. You can enjoy a credit card annual fee waiver for your Eligible Credit Card and additional card(s) applied under the same application form for the first two years.

Read before you enjoy the offer

8. 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.
9. You can only enjoy the welcome offer once under this promotion.
10. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, you may only enjoy the promotional offer under one of the promotions at our discretion, unless otherwise specified.
11. The terms and conditions of the Eligible Credit Card, RewardCash Programme and HSBC Reward+ will apply.
12. 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.
13. 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 RewardCash or debit your credit card to deduct the equivalent amount of any offer you have enjoyed, or cancel your credit card.
14. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
15. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

16. **“Eligible Credit Card”** refers to any Hong Kong Dollar personal primary HSBC Visa Signature Card, HSBC Visa Platinum Card, or HSBC Visa Gold Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
17. **“Eligible Transactions”** refer to cumulative 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 without the need to present physical credit card (other than online transactions): mail, fax and telephone orders;
 - Transactions made with additional card(s);
 - Other transactions:
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards or e-wallets (other than Octopus automatic add-value 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;
- transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
- 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.

18. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card when we process the application for an Eligible Credit Card.

19. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card when we process the application for an Eligible Credit Card.

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