



Terms and Conditions for HSBC Visa Platinum Card Welcome Offer

When can you enjoy the offer

1. The promotional period is from 1 August 2022 to 28 February 2023.

What is the offer

2. During the promotional period, you can apply for an HSBC Visa Platinum 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 your HSBC Visa Platinum Card is issued, you can receive a:
 - a. Welcome Gift:
\$800 RewardCash (for New Credit Card Customers) or \$300 RewardCash (for Existing Credit Card Customers) when you use your HSBC Visa Platinum Card to make Eligible Transactions of HK\$8,000 or above; and/or
 - b. "MoneyBack" Reward:
extra \$100 RewardCash if you successfully link your HSBC Visa Platinum Card in MoneyBack App.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an HSBC Visa Platinum 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 above.
4. You cannot enjoy the offer if you:
 - a. have cancelled on or after 1 February 2022 any personal primary credit card we issued; 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 and credit card linked in MoneyBack app. If you qualify for the offer, the respective arrangements below will apply to your Welcome Gift and "MoneyBack" Reward:
 - a. Welcome Gift:
We will credit the RewardCash to your HSBC Visa Platinum Card account within 2 months once you fulfil the spending requirements under Clause 2(a).
 - b. "MoneyBack" Reward:
After you fulfil the requirements under Clause 2(b), we will credit the RewardCash to your HSBC Visa Platinum Card account according to the below schedule.

Fulfilment of the requirements under Clause2(b)	Reward Cash will be credited in
1 August to 31 October 2022	On or before 31 December 2022
1 November to 31 January 2023	On or before 31 March 2023
After 31 January 2023	On or before 31 July 2023

6. We may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice if:
- any transaction(s) for which the Welcome Gift was awarded is subsequently reversed; or
 - your HSBC Visa Platinum Card is cancelled within 13 months from its issuance which the Welcome Gift or "MoneyBack" Reward were awarded; or
 - you remove linking your HSBC Visa Platinum Card in MoneyBack App.

About annual fee waiver

7. Your HSBC Visa Platinum Card and additional card(s) applied under the same application form can enjoy a 2-year credit card annual fee waiver.

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 Gift and "MoneyBack" Reward once under this promotion.
10. 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.
11. The terms and conditions of the HSBC Visa Platinum Card, RewardCash Programme and MoneyBack will apply.
12. We accept no liability in respect of the quality of the goods and services provided by MoneyBack App.
13. 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.
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 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.

15. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
16. We write the terms and conditions of the offer under Hong Kong laws. 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

17. **"HSBC Visa Platinum Card"** refers to HSBC Visa Platinum Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **"Eligible Transactions"** refer to cumulative net spending of transactions conducted with an HSBC Visa Platinum 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.



19. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card when we process the application for an HSBC Visa Platinum Card.
20. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card when we process the application for an HSBC Visa Platinum Card.
21. **"MoneyBack"** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available on MoneyBack website.
22. **"MoneyBack App"** refers to the MoneyBack mobile application developed by A.S. Watson & Company, Limited.

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