



'HSBC Credit Card - Mobile Payment Promotion' Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 1 August to 31 October 2022.

What is the offer

2. During the promotional period, you can receive \$100 RewardCash if you successfully apply for an Eligible Credit Card, and use the Eligible Credit Card to make at least one Eligible Transaction via Mobile Payment (Apple Pay, Google Pay™ or Samsung Pay) within the first 30 calendar days after your Eligible Credit Card is issued.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
 - b. fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you are an additional card applicant.

Read before you enjoy the offer

5. HSBC UnionPay Dual Currency Credit Cards can only be linked to Apple Pay for mobile payment.
6. You can only enjoy the offer once under this promotion.
7. 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.
8. You cannot transfer the offer or exchange it for cash or other products, services or discounts.
9. We will determine whether you are eligible for the offer based on the records we hold on the Eligible Transactions. If you qualify for the offer, we will credit the extra RewardCash to your Eligible Credit Card account which is used to conduct Eligible Transaction in our record by 31 March 2023.
10. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or official payment

records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.

11. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
12. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
13. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
14. 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.
15. 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 extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
16. In case of dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
17. 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

18. “**Eligible Credit Card**” refers to any personal primary HSBC Premier Mastercard®, HSBC Red Credit Card, HSBC Visa Signature Card, HSBC EveryMile Credit Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Visa Gold Card for Students, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. ‘**Eligible Transactions**’ are local transactions of any amount in Hong Kong dollars conducted with an Eligible Credit Card during the promotional period, including the transactions that are conducted with an Eligible Credit Card via Mobile Payment and posted on our system during the offer fulfilment period. These are not Eligible Transactions:
 - Finance and bank charges: annual fees, finance charges, late charges;
 - 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);
- transaction (including top-up transaction) 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 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.

20. **'Mobile Payment'** means using Apple Pay, Google Pay™ or Samsung Pay that linked to an Eligible Credit Card for payment.

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