

Terms and Conditions of HSBC Credit Card Welcome Offer

When can you enjoy the offer

1. The promotional period is from 1 March 2025 to 28 February 2026 (unless otherwise specified).

What is the offer

2. During the promotional period, you can apply for an Eligible Credit Card. If your application is approved, you can receive a welcome gift as set out below when you use the **Eligible Credit Card** to make respective accumulated amount of **Eligible Transactions** as follows within the first 60 calendar days after card issuance:

Eligible Credit Card	Accumulated amount of Eligible Transaction (HKD / RMB)	New Credit Card Customers	Existing Credit Card Customers
HSBC Premier Mastercard®	\$8,000 or above	\$600 RewardCash Or \$800 RewardCash* (*Exclusive to the application submitted via HSBC website, HSBC Personal Internet Banking or HSBC HK App)	\$200 RewardCash
HSBC EveryMile Credit Card			
HSBC Visa Signature Card			
HSBC Pulse UnionPay Dual Currency Diamond Credit Card			
HSBC UnionPay Dual Currency Credit Card	\$5,800 or above	\$600 RewardCash	
HSBC Visa Gold Card			
HSBC easy Credit Card			
		\$600 RewardCash or 35,000 MoneyBack points⁺ (⁺ equivalent to \$700 RewardCash, offer effective from 18 May 2025)	\$200 RewardCash or 15,000 MoneyBack points[#] ([#] equivalent to \$300 RewardCash, offer effective from 18 May 2025)

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 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 and credit card linked in MoneyBack App (if applicable). If you qualify for the offer, the respective arrangement for welcome gift below will apply:
 - a. RewardCash:
we will credit the RewardCash to your Eligible Credit Card account within 2 months once you fulfil the requirements under Clause 2; or
 - b. MoneyBack Points:
If you successfully apply for an HSBC easy Credit Card and choose MoneyBack points as your welcome gift and link your HSBC easy Credit Card in your MoneyBack App account within the first 30 calendar days after card issuance, we will credit the MoneyBack points to your MoneyBack App account that successfully connected your HSBC easy Credit Card within 4 months once you fulfil the requirements under Clause 2.
6. We may deduct your RewardCash, MoneyBack points (if applicable) or debit your credit card for the equivalent value of any offer you have enjoyed without notice if:
 - a. any transaction(s) for which the welcome gift was awarded is subsequently reversed; or
 - b. your Eligible Credit Card is cancelled within 13 months from its issuance which the welcome gift was awarded; or
 - c. you remove linking your HSBC easy Credit Card from MoneyBack App.

About annual fee waiver

7. Your Eligible Credit Card and additional card(s) applied under the same application form can enjoy:
 - a. a perpetual credit card annual fee waiver (applicable to HSBC Premier Mastercard®) or
 - b. a 2-year credit card annual fee waiver (applicable to HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card); or
 - c. a 1-year credit card annual fee waiver (applicable to HSBC EveryMile Credit Card).

Read before you enjoy the offer

8. Any spending in RMB applies only to the HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card. 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 Visa, Mastercard® Worldwide, 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. You are not allowed to change the selected welcome gift upon application submission (only applicable to HSBC easy Credit Card).
14. 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.
15. The terms and conditions of the Eligible Credit Card, RewardCash Programme, MoneyBack Programme and all other applicable prevailing promotions offered by us will apply.
16. We accept no liability in respect of the quality of the goods and services provided by MoneyBack App.
17. For Terms and Conditions for MoneyBack Program, please visit MoneyBack App for details.
18. 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.
19. 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 MoneyBack points from your MoneyBack App account, or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.

20. In case of any dispute arising out of your Eligible Credit Card application and this promotion, the decision of us and MoneyBack shall be final and conclusive.

21. 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

22. **"Eligible Credit Card"** refers to any personal primary HSBC Premier Mastercard®, HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC easy Credit Card, HSBC Visa Gold Card, 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).

23. **"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 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.

24. **"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.
25. **"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.
26. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available on MoneyBack App.
27. **"e-wallets"** refers to payment platforms including but not limited to Alipay, WeChat Pay, PayMe and etc.

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