



Terms and Conditions for HSBC EveryMile Credit Card Interest-free Payment Holiday Welcome Offer (the "Offer")

What is the Offer

1. From 1 March 2025 to 28 February 2026 ("Promotion Period"), you can defer the payment of the statement balance for the first two billing cycles on your activated physical HSBC EveryMile Credit Card ("EveryMile Card", such holder, "Cardholder(s)") without incurring any finance charge or late charge (the "Payment Holiday").

How can you enjoy the Offer

2. You can enjoy the Offer immediately if you
 - a) are a new Cardholder and your application has been approved during the Promotion Period;
 - b) activate your physical EveryMile Card within the first 60 calendar days after card issuance; and
 - c) receive the first two statements after the physical card activation with the words "Payment Holiday" printed thereon.

Read before you enjoy the Offer

3. You are required to pay the statement balance on or before the payment due date of your first billing cycle after the Payment Holiday. The minimum payment due includes total fees and charges billed to the billing cycle after the Payment Holiday plus 1% of the statement balance (excluding any fees and charges billed to the billing cycle after the Payment Holiday) as at the statement date (minimum HKD300), plus finance charge, overlimit due, and other fees and charges (if any).
4. If you do not make full payment of the statement balance on or before the payment due date of the first billing cycle after the Payment Holiday, finance charge will be charged starting from the day of next billing cycle until the balance is fully paid. Please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" or the billing cycle's statement after the Payment Holiday for details. The Bank reserves the right to amend the finance charge and other fees and charges.
5. If you have set up autopay instructions by using your bank account to repay part of the statement balance (and not in full) of the EveryMile Card, you could enjoy the Offer, and such autopay instructions will not be processed during the Payment Holiday.
6. You shall cease to be eligible for the Offer and shall be required to repay the statement balance by the usual payment due date (that is, without enjoying any Offer) in any of the following cases:
 - a) If we believe that you have acted in a fraudulent or abusive way;
 - b) Your EveryMile Card account becomes invalid or is not in good standing, which may include a card account being cancelled or blocked for any reason anytime during the period that you are eligible for Payment Holiday;
 - c) You pay less than the minimum payment due on or prior to the payment due date of the statement if you make any spending with your virtual EveryMile Card;
 - d) Your EveryMile Card account is subject to autopay instructions for credit card repayment in full;
 - e) Your EveryMile Card account incurs overlimit anytime during the Payment Holiday;
 - f) You breach any provisions of the Credit Card Terms or these Terms and Conditions;
 - g) A bankruptcy petition is presented by or against you, or you are unable to pay the debts as they fall due.
7. The Credit Card Terms and RewardCash Terms and Conditions will continue to apply.
8. We reserve the right to amend these terms and conditions and to terminate this Offer at any time. The latest details of this Offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
9. In case of dispute arising out of this Offer, our decision shall be final and conclusive.
10. 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.

To borrow or not to borrow? Borrow only if you can repay!
Issued by The Hongkong and Shanghai Banking Corporation Limited