



Red Hot Rewards of Your Choice

With the year-round “Red Hot Rewards of Your Choice” programme, you can allocate your extra RewardCash among the 6 spending categories to earn rewards faster!

Up to **2.4%** RewardCash rebate, year-round

Red Hot Rewards of Your Choice

From 1 January 2020 to 31 December 2020, the **1-year**¹ programme let you earn up to **6X RewardCash**² (which is equivalent to **2.4% RewardCash rebate**) at a wide range of merchants all year round. You can allocate your extra 5X RewardCash among the 6 spending categories³ of Dining, Entertainment, Home, Lifestyle, Mainland China and Macau Spending and Overseas Spending according to your spending habits. You can enjoy the extra RewardCash for your first **HK\$100,000** eligible spending, so that you can earn rewards even faster.

Three simple steps to start earning extra RewardCash

① Call hotline **8228 3308** or Visit **www.hsbc.com.hk/rewards** to register



② Allocate extra 5X RewardCash to your preferred spending categories

Dining	Spending at dining outlets in Hong Kong ⁴
Entertainment⁴	Selected merchants: AMC Pacific Place, Broadway Circuit, CGV Cinemas, Festival Grand Cinema, Golden Harvest Cinemas, Grand Windsor Cinema, MCL Cinemas, STAR Cinema, the sky, UA Cinemas, CEO, Neway and RedMR
Home⁴	Selected merchants: 759 Store, BROADWAY, HKTvmall, Mannings, PARKnSHOP and Wellcome Supermarket
Lifestyle⁴	Selected merchants: AEON, agnès b, APiTA, GigaSports, GU, SOGO and UNIQLO
Mainland China and Macau Spending⁵	Spending in Mainland China and Macau ⁴
Overseas Spending⁵	Overseas spending ⁴



③ Spend with your HSBC credit card and earn up to 2.4% RewardCash rebate all year round!

How to earn up to 2.4% RewardCash rebate

Simply allocate your extra 5X RewardCash multiplier to a single frequently used spending category in the “Red Hot Rewards of Your Choice” programme.

Example: Spend HK\$1,000⁶

Basic 1X RewardCash	Allocated 5X RewardCash					
\$4	+	\$20	=	\$24	=	2.4%
(HK\$1,000/HK\$250)		(HK\$1,000/HK\$250x5)		RewardCash		RewardCash rebate (\$24/HK\$1,000)

6 spending categories⁷

Simply allocate the extra 5X RewardCash to your preferred spending categories to enjoy year-round rewards.

Dining	Spending at dining outlets in Hong Kong ⁸
Entertainment	<p>Telecom Companies 1010⁹, 3HK^{9,10}, csl^{9,11} and SmarTone⁹</p> <p>Cinemas AMC Pacific Place, Broadway Circuit, CGV Cinemas, Emperor Cinemas, Festival Grand Cinema, Golden Harvest Cinemas, Grand Kornhill Cinemas, Grand Windsor Cinema, MCL Cinemas, Movie Town, StagE, STAR Cinema, the sky and UA Cinemas</p> <p>Karaoke Chains CEO, Neway and RedMR</p> <p>Attractions Ngong Ping 360, Noah’s Ark Hong Kong, Ocean Park Hong Kong and sky100 Hong Kong Observation Deck</p> <p>Recreational Outlets Belair Bowling Centre, Cityline, Cityplaza Ice Palace¹², EF English Centers, Greenery Music¹³, Magic Fun Bowling World, Mega Ice, Sky Rink and Tom Lee Music</p>
Home	<p>Supermarkets 759 Store, China Resources Vanguard Supermarket in Hong Kong, HKTvmall, PARKnSHOP, FUSION, TASTE, INTERNATIONAL, GOURMET, GREAT, SU-PA-DE-PA, EXPRESS, Wellcome Supermarket, Jasons - Food & Living, Market Place by Jasons, Oliver’s The Delicatessen, 3hreesixty and U select</p> <p>Personal Healthcare BEAUTY AVENUE, Bonjour, HealthPlus, Mannings, Sa Sa and Watsons</p> <p>Home and Furniture Francfranc, IKEA, KeyChain Pay and Pricerite</p> <p>Electronic Appliances AV Life, BROADWAY, Chung Yuen Electrical, FORTRESS, Life Digital, Ninki Denki, OSIM, OTO, Panasonic Showroom, Suning, Wai Ming Electrical and Wilson Communications</p>

Lifestyle	<p>Department Stores AEON, AEON STYLE, AEON SUPERMARKET, AEONBODY, APITA, Bento Express by AEON, Chinese Arts & Crafts, Citistore, La Bohème Bakery, Living PLAZA by AEON, R.O.U, Sincere Department Store, SOGO, UNY, Wing On Department Stores, YATA Department Store and YATA Supermarket</p> <p>Retail Chains 7 For All Mankind, agnès b., ALDO, b. FLEURISTE, Catalog, CHICCO, Columbia, Crocodile, Crocs¹³, D-mop, ECCO, GigaSports, Go Wild, GU, Heron Preston, J-01, JY's, Lancaster, le saunda, LeSportsac, Links of London, M Concept, Marathon Sports, Marcelo Burlon Country of Milan, MARKS & SPENCER, mademoiselle, MOISELLE, New Era, Pure Fitness, Pure Yoga, Pylones, ROCKPORT, Ruco Line, SKECHERS, SoleRoom, SPORT B., Tara Jarmon, Theory, Thomas Sabo, TWIST, UNIQLO, Y-3 and Zoff</p> <p>Travel Agents Hong Thai Travel, hutchgo.com, Klook, Lotus Tours Limited, Miramar Travel¹⁴, Morning Star Travel, Sunflower Travel and Wing On Travel</p> <p>Book Stores Hong Kong Book Centre, Kelly & Walsh, Popular, Swindon and The Commercial Press</p>
Mainland China and Macau Spending⁵	Spending in Mainland China and Macau ^{15,16}
Overseas Spending⁵	Overseas spending ^{15,17}

Remarks

- Promotional period is from 1 January 2020 to 31 December 2020. You are entitled to receive extra RewardCash for your first HK\$100,000 eligible spending at designated spending categories and merchants during the effective period indicated in the "Red Hot Rewards of Your Choice" programme details shown on the monthly credit card statement. To participate in this promotion, you are required to register on or before 31 October 2020. Subject to terms and conditions.
- You can earn basic \$1 RewardCash for every HK\$250 spent. 6X RewardCash is inclusive of the extra 5X RewardCash under the "Red Hot Rewards of Your Choice" programme and the basic 1X RewardCash earned under the RewardCash Programme. Assuming you have allocated all extra 5X RewardCash to a single spending category and spent HK\$1,000 in that category, you can earn \$24 RewardCash (equivalent to 2.4% RewardCash rebate) which includes the basic 1X RewardCash earned under the RewardCash Programme (i.e. HK\$1,000/HK\$250 = \$4 RewardCash) and the extra 5X RewardCash earned under the Red Hot Rewards of Your Choice programme (i.e. HK\$1,000/HK\$250 x 5 = \$20 RewardCash).
- You are required to register once with any eligible HSBC personal credit card. The extra RewardCash multiplier for selected spending categories will be automatically applied to all eligible primary and additional credit cards under your name. If your registration is not successful, a rejection notification will be sent to your email address on the Bank's record, or your correspondence address in case there is no valid record of email address. Otherwise you will start earning extra RewardCash within 3 working days after completing the registration, and the details will be shown on your next and any subsequent monthly credit card statement. No change or cancellation is permitted after registration.
- For details, please refer to the participating merchant lists and/or Red Hot Rewards of Your Choice terms and conditions in this promotional leaflet.
- "China Spending" will be renamed as "Mainland China and Macau Spending" in 2020 Red Hot Rewards of Your Choice. All Eligible Transactions made in Macau will be included in "Mainland China and Macau Spending" instead of "Overseas Spending" from 1 January 2020.
- Odd dollars in any transaction will be carried forward to the next card transaction to calculate RewardCash entitlement.
- This promotion is only applicable to the stores in Hong Kong of all designated merchants (excluding counters at department stores and outlets).
- Only dining outlets in Hong Kong classified as restaurants or dining merchants according to the merchant codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay are included. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses, and the food and beverage services provided by a designated merchant of other spending categories will not be counted as an eligible transaction.
- Excludes online bill payment made by HSBC Classic Card, HSBC Gold Card and HSBC UnionPay Dual Currency Credit Card.
- Excluding 3Xpress counters.
- Only applicable to mobile service at designated shops (excluding csl counters).
- Only applicable to Skating School and Shop.
- Applicable for selected concept stores/designated shops only.
- Excludes online hotel booking.
- Eligibility of spending will be decided according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay.
- Spending made in Hong Kong is excluded.
- Spending made in Mainland China and Macau is excluded.

2020 Red Hot Rewards of Your Choice terms and conditions

When can you enjoy the offer

1. The promotional period is from 1 January 2020 to 31 December 2020.

What is the offer

2. During the Effective Period, you can receive an extra 5 times RewardCash for the Eligible Transactions made with your Eligible Credit Card. Your first HK\$100,000 of Eligible Transactions are entitled for the extra RewardCash.

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 Effective Period and the offer fulfilment period;
 - b. have successfully completed the Registration on or before 31 October 2020; and
 - c. pay with an Eligible Credit Card for Eligible Transactions during the Effective Period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
5. During the registration, you are required to select your preferred spending categories listed below and allocate the extra RewardCash to the spending categories you prefer. Once registered, the allocation of RewardCash multiplier across the selected spending categories cannot be changed or cancelled.
 - i) Dining – All Eligible Transactions at dining outlets in Hong Kong classified as restaurants or dining merchants according to the merchant codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses, and the food and beverage services provided by the designated merchants of other spending categories are excluded.
 - ii) Entertainment – All Eligible Transactions made at the designated merchants listed in this category. Online bill payment transactions made to designated telecom companies by HSBC Classic Card, HSBC Gold Card and HSBC UnionPay Dual Currency Credit Card are excluded.
 - iii) Home – All Eligible Transactions made at the designated merchants listed in this category.
 - iv) Lifestyle – All Eligible Transactions made at the designated merchants listed in this category.
 - v) Mainland China and Macau Spending – All Eligible Transactions made in Mainland China and Macau according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay. Any transactions made in Hong Kong are excluded in this category.
 - vi) Overseas Spending – All Eligible Transactions made overseas (excluding Mainland China and Macau) according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay.
6. For a full list of the designated merchants within categories (ii), (iii) and (iv), please refer to www.hsbc.com.hk/rewards.

Read before you enjoy the offer

7. You only need to register your Eligible Credit Card once. If you register more than once, your first successful Registration received by us will apply and will be automatically applied to all Eligible Credit Cards under your name. You will start earning extra RewardCash within 3 working days after completing the Registration successfully. Confirmation of successful Registration and Registration details will be shown on your next and subsequent (if any) credit card statements.
8. If your registration is unsuccessful, we will send a rejection notification to your e-mail address on our record (or in case there is no such record or if we believe the e-mail has not been successfully sent, the notification will be sent by mail to your correspondence address). If the registration is made with your combined additional card, the rejection notification (if any) will be sent by e-mail to the e-mail address of the holder of the additional card (or in case there is no such record or if we believe the e-mail has not been successfully sent, the notification will be sent by mail to the correspondence address of the holder of primary card).
9. Completion of the Registration does not guarantee the eligibility of a card, transactions or a cardholder for purposes of the offer and the calculation of the extra RewardCash.
10. For the purposes of calculating the HK\$100,000, Eligible Transactions conducted by all primary and additional credit card accounts under your name with the same HKID/Passport number will be combined; and transactions conducted in a foreign currency will be converted to Hong Kong Dollar. Calculation of RewardCash is determined by the transaction date of the Eligible Transaction.
11. Extra RewardCash earned with respect to each posted Eligible Transaction will be credited to the respective Eligible Credit Card account, and odd dollars spent, if any, will be carried forward to the next Eligible Transactions for the purpose of calculating RewardCash entitlement. Any odd dollars remaining as of a statement date will be carried forward to the subsequent statement months for calculating RewardCash entitlement. Extra RewardCash under this promotion will be credited in the same way as our RewardCash Programme.
12. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
13. The extra RewardCash under this offer will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
14. You have to keep all original sales slips of the Eligible Transactions. In case of any dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
15. Where any extra RewardCash has been credited to your credit card account and there is a subsequent cancellation of any transactions upon which extra RewardCash has been awarded, we may debit your account with the entire amount of the requisite extra RewardCash without notice to you.
16. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
17. We accept no liability for the quality of goods and services provided by designated merchants involved in this promotion.
18. 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.
19. The offer under this promotion is subject to these terms and conditions. We can change or cancel the offer, or amend the list of designated merchants, or the terms and conditions. We will not be liable for any loss due to changes above-mentioned. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
20. In case of dispute arising out of the promotion, our decision shall be final and conclusive.
21. 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

22. **“Eligible Credit Card”** means any personal primary, combined additional or separate additional credit cards (including Private Label cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns), except HSBC Red Credit Card and standalone Private Label cards. All business cards, corporate cards, purchasing cards are excluded. Offers are applicable to UnionPay Dual Currency Credit Card and USD cardholders only at outlets accepting these cards for payment.
23. **“Eligible Transactions”** refer to the transactions (including monthly purchase instalment at merchants, phone orders, mail orders and online purchases) made with your Eligible Credit Card during the Effective Period which fall within your selected spending categories. Eligible Transactions do not include the following:
 - Finance and bank charges: annual fees, finance charges, late charges;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;

- purchase and/or reload of stored value cards;
 - transactions (including top-up transactions) made via e-wallets;
 - 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 (excluding monthly purchase instalment at merchants);
 - 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.
24. **“Effective Period”** means the period from the date you can start earning extra RewardCash to 31 December 2020 and will be shown on your monthly credit card statement.
25. **“Registration”** means the successful registration of an Eligible Credit Card via 24-hour registration hotline on (852) 8228 3308 or www.hsbc.com.hk/rewards from 1 January 2020 to 31 October 2020.

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