



HSBC Visa Gold Card for Students Welcome Offer Promotional Terms and Conditions

Eligibility

1. The promotional period is from **15 August 2018 to 28 February 2019**, (both dates inclusive); the extended promotional period is from **1 March 2019 to 2 March 2020** (both dates inclusive) (collectively, the “**Promotional Period**”).
2. Customers must successfully apply for a primary card of Hong Kong dollar personal HSBC Visa Gold Card for Students (“**Eligible Credit Card**”) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (and its successors and assigns) (the “**Bank**” or “**HSBC**”) during the Promotional Period with successful approval and must use the Eligible Credit Card to fulfill the Spending Requirement (as defined in clause 7 below) to be eligible for the Welcome Offer (“**Welcome Offer**”) (“**Eligible Cardholders**”).
3. The date on which an Eligible Cardholder submits all required documents through HSBC website or HSBC Internet Banking will be based on the Bank’s record which shall be conclusive.
4. No Welcome Offer will be given to customers who have cancelled any of the personal primary credit card issued by the Bank on or after 15 February 2018.
5. Each Eligible Cardholder is entitled to receive only one Welcome Offer even if he/she applies for more than one Eligible Credit Card during the Promotional Period and uses more than one Eligible Credit Card to fulfil the Spending Requirement. If an Eligible Cardholder is entitled to other promotional offer under another concurrent promotion run by the Bank, he/she may only receive promotional offer(s) under one of the promotions at the Bank’s discretion.
6. Employees of the Bank are not eligible for the Welcome Offer.

“Welcome Offer” – HK\$300 Spending Rebate (“Spending Rebate”) and Perpetual Annual Fee Waiver

7. Each Eligible Cardholder is entitled to receive **ONE** welcome gift as listed below (“**Welcome Gift**”) upon fulfilling the relevant spending requirement (“**Spending Requirement**”) specified below:

Welcome Gift	Spending Requirement (Cumulative net spending within first 60 calendar days from the issuance of credit card)
HK\$300 Spending Rebate	HK\$600 or above

- i. Each Eligible Cardholder need to conduct Eligible Transactions with the newly approved Eligible Credit Card for the specified Spending Requirement mentioned above within the first 60 calendar days from the issuance of the credit card. “**Eligible Transactions**” refer to any transaction conducted with an Eligible Credit Card within the first 60 calendar days from the issuance of the credit card and posted on the Bank’s system during the offer fulfilment period. Whether a transaction is an Eligible Transaction shall be determined at the sole and absolute discretion of the Bank. Cash advances, annual fees, finance charges, late charges, quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques), quasi cash transactions at financial institutions (including purchase of merchandise and services from banks), telephone orders, fax orders, mail orders, wire transfers, betting and gambling transactions, tax payments, bill payments settled via HSBC Internet Banking, purchase and/or reload of stored value cards or e-Wallets (excluding Octopus automatic add-value transactions), transactions made to redeem items under “RewardCash e-Shop” and other programmes, autopay and recurring transactions, withdrawal amount under the Cash Instalment Plan or other instalment plans, unposted, cancelled or refunded transactions and transactions of additional card(s) will not qualify as Eligible Transactions for the promotion and will not be counted towards the Spending Requirement.

- ii. The Spending Rebate will be credited to the newly approved Eligible Credit Card account in the respective Fulfillment Month as specified in the schedule below:

Fulfill Spending Requirement within the first 60 calendar days from the issuance of the credit card	Fulfillment Month
15 August 2018 to 30 November 2018	December 2018
1 December 2018 to 28 February 2019	March 2019
1 March 2019 to 14 May 2019	June 2019
15 May 2019 to 14 August 2019	September 2019
15 August 2019 to 14 November 2019	December 2019
15 November 2019 to 29 February 2020	March 2020
On or after 1 March 2020	June 2020 or September 2020 (if applicable)

The Spending Rebate cannot be withdrawn and is not transferable, it can be used for credit card purchases only and cannot be used to settle any previous outstanding balance.

Annual Fee Waiver

8. Each customer who applies for an Eligible Credit Card according to the application process mentioned in clause 2 during the Promotional Period with successful approval can enjoy perpetual credit card annual fee waiver for the newly approved Eligible Credit Card under this promotion.

General

9. Once the Welcome Gift selection is indicated on the credit card application form, it cannot be changed.
10. The Bank will determine the eligibility of Eligible Cardholders for the Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. Eligible Cardholders who participate in the promotion must keep all original sales slips or relevant transaction records. In case of any disputes, the Bank reserves the right at any time during or after the Promotional Period to request an Eligible Cardholder to submit the relevant original sales slips and/or such further documents or evidence for inspection. All documents submitted to the Bank will not be returned.
11. Only Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire fulfilment period will be eligible for the Welcome Offer and the perpetual credit card annual fee waiver.
12. Any fraud and/or abuse of any offer under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of a cardholder's entitlement to the offer(s). The Bank reserves the right to deduct an amount equivalent to the value of any offer(s) awarded to a cardholder inappropriately pursuant to any fraud and/or abuse directly from the cardholder's account held with the Bank without prior notice.
13. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not obligated to provide reasons for declining any application.
14. No person other than the Eligible Cardholder and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
15. In case of disputes arising out of this promotion, the decision of the Bank shall be final and conclusive.
16. The Bank reserves the right to suspend and/or terminate granting any Promotional Offers, and/or to amend these terms and conditions at any time. The latest details of the Promotional Offers and the revised terms and conditions will be made available on our website as soon as practicable.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
19. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Each of the Bank and the Eligible Cardholder submits to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

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