



Terms and Conditions for Visa Gold Card for Students “2.4% RewardCash Rebate for Online Tuition Fee Payment to Designated Institutions” (the "Reward"):

1. The promotion period is from 1 July 2019 to 2 March 2020, both dates inclusive ("Promotion Period"), and divided into 2 phases (each a "Phase") as below.
 - i) Phase 1: 1 July 2019 to 31 December 2019
 - ii) Phase 2: 1 January 2020 to 2 March 2020
2. The Reward(s) is only applicable to HSBC Visa Gold Card for Students ("Eligible Credit Card").
3. The Eligible Credit Card Cardholders ("Cardholder(s)") will be entitled to receive 2.4%RewardCash ("Extra RewardCash") for Eligible Transactions (as defined in clause 4 below) made with their Eligible Credit Card.
4. Eligible Transactions for the Reward include: Tuition Fee Payment to Designated Merchants under Bill payment (as defined in clause 5 below) via HSBC HK Mobile Banking app or Personal Internet Banking which are successfully posted to the credit card account within promotion period. Unposted/cancelled/refunded transactions will not be counted as Eligible Transactions.
5. Designated Merchants under Bill payment include: The Chinese University of Hong Kong, Chu Hai College of Higher Education, City University of Hong Kong*, Community College of City University, The Education University of Hong Kong, The Hang Seng University of Hong Kong (formerly known as the Hang Seng Management College), Hong Kong Baptist University*, The University of Hong Kong, The Hong Kong University of Science & Technology, Lingnan University*, The Open University of Hong Kong, The Hong Kong Polytechnic University*.
6. The maximum amount of RewardCash to be awarded to each Cardholder for each Phase is \$200 RewardCash and for the entire Promotion Period (which comprises 2 Phases) is \$400 RewardCash.
7. The Extra Reward Cash will be credited to the Eligible Credit Card account by the date as specified in the schedule below.

Transactions Posted on	Extra RewardCash Awarded
1 July 2019 to 31 December 2019	By End of April 2020
1 January 2020 to 2 March 2020	By End of April 2020

8. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to receive the RewardCash under the Promotion as well as cancellation of the Cardholder's credit card(s). The Bank further reserves the right to deduct any RewardCash awarded under the Promotion directly from the relevant credit card account without prior notice.
9. The terms and conditions of (i) the Cardholder's credit card agreement with the Bank and the RewardCash programme, and (ii) all other applicable prevailing promotions offered by the Bank will continue to apply. The Bank reserves the right to revise these terms and conditions and/ or terminate any of these promotional offer(s) at any time with/ without prior notice. The Bank accepts no liability for any such change or termination.
10. No person other than the 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.
11. In case of disputes arising out of the Reward, the decision of the Bank shall be final and conclusive.
12. These terms and conditions are subject to prevailing regulatory requirements.
13. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

*According to the bank record as of 29 January 2019, i) the recipient of tuition fee payment for City University Hong Kong – School of Continuing and Professional Education is City University of Hong Kong; ii) the recipient of tuition fee payment for Hong Kong Baptist University College of International Education & School of Continuing Education Hong Kong Baptist University is Hong Kong Baptist University; iii) the recipient of tuition fee payment for Lingnan Institute of Further Education is Lingnan University; iv) the recipient of tuition fee payment of Hong Kong Community College and School of Professional Education and Executive Development is The Hong Kong Polytechnic University.

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