



## Terms and Conditions for HSBC Visa Platinum Card Exclusive Offers

### When can you enjoy the offer

1. The promotional period for the offer is from 1 March 2023 to 29 February 2024 ("Promotion Period").

### What is the offer ("Promotion")

2. During the Promotional Period, connect your HSBC Visa Platinum Card, except HSBC Green Card ("Enrolled Credit Card") to MoneyBack App account. Then present MoneyBack App QR code at physical stores/ login to MoneyBack App account at eShop and settle "Eligible Transactions" to receive the below offers ("Offers"):

A. Up to 6X MoneyBack Points upon making purchases at the 3 **Participating Merchants**:

- 4X MoneyBack Points if you are a MoneyBack member
- 6X MoneyBack Points if you are a VIP MoneyBack member

B. Discount on MoneyBack Member Day at the 3 **Participating Merchants**:

I. **PARKnSHOP 8% Discount**

- a. The Promotion runs on the 2nd, 12th, 22<sup>nd</sup> day of every month ("PARKnSHOP Promotion Calendar Day")
- b. Cardholder who completes Eligible Transaction (as defined in clause c) on PARKnSHOP Promotion Calendar Day with the Enrolled Credit Card at the Hong Kong outlets of PARKnSHOP, TASTE, FUSION, TASTE X FRESH (if you wish to enjoy the Offer in Amoy Plaza 'TASTE X FRESH', please use the TASTE checkout counter), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Store Outlets ("PARKnSHOP Physical Stores"), or at www.pns.hk and PNS App (together, the "PNS ") shall be eligible to 8% discount of the Eligible Transaction amount. The discount is rounded down to 2 decimal places. You can only enjoy the discount offer in shelf-checkout counter in Physical Stores only.
- c. "Eligible Transaction" shall mean a single retail purchase transaction with full settlement by Enrolled Credit Card of net transaction amount of at least HK\$100 completed at the PARKnSHOP Physical Stores or a single retail transaction of net transaction amount of at least HK\$800 completed at the PNS. Net transaction amount is the transaction amount after deducting any promotion discount. All discounts including cash vouchers, e-vouchers, coupons, promo codes, credit card discounts will not be calculated. The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PARKnSHOP Physical Stores: purchasing gift coupons, e-vouchers, stage 1 infant milk powder, tobacco, phone card / prepaid phone card / gift card, food coupon, PARKnSHOP Food Card bill payments, any reloads, phone / fax and www.greatfoodhall.comorders, 'Click &Collect' service, plastic shopping bag charging, consignment counter transaction, any redemption promotion and eStamp redemption, bulk / case purchase with single transaction over HK\$50,000 or 50 cases, delivery service charge and 3 Shop products and services, transactions made at any outlets in Macau and Mainland China, unauthorized transactions, transactions and reload of e-Wallets (including but not limited to PayMe, WeChat Pay and

Alipay) and any transactions that are subject to cancellation, charge-back, return of goods and refund or any other categories of transactions specified by the Bank from time to time.

The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PNS: purchasing e-vouchers, phone / fax, hampers, phone card / prepaid phone card / gift card, stage 1 infant milk powder, home appliances and cookware, mooncakes, hairy crabs, supplier direct delivery items, physical store pick up items, pre-order items, items from Watsons eMall and Fortress items and any other redemption products.

- d. Unless otherwise specified, the discount entitled by a Cardholder is an instant discount, it will be deducted at the spot when the Cardholder pays with the Enrolled Credit Card in the form of physical card, uses Visa payWave contactless function of the Enrolled Credit Card or pays with Apple Pay, Google Pay or Samsung Pay which is connected to the Enrolled Credit Card at the PARKnSHOP Physical Stores or pays with the Enrolled Credit Card in the PNS (exclude payment with Apple Pay, Google Pay or Samsung Pay).
- e. Each Enrolled Credit Card account can enjoy a maximum Discount equivalent to HK\$64 on each PARKnSHOP Promotion Calendar Day.
- f. If there is a supplementary card under the Enrolled Credit Card account, the supplementary card has to connect to another MoneyBack App account in order to be entitled to the discount.
- g. Unless otherwise specified, the discount cannot be used in conjunction with other promotional offers or cash coupons. The corresponding discount will be cancelled or returned along with any cancelled or refunded Eligible Transactions.

## **II. Watsons 8% Discount**

- a. The Promotion runs on the 8th, 18th and 28th day of every month ("Watsons Promotion Calendar Day")
- b. Cardholder who completes an Eligible Transaction (as defined in clause c) on the Watsons Promotion Calendar Day with the Enrolled Credit Card at the Hong Kong outlets of Watsons ("Watsons Physical Stores"), or at [www.watsons.com.hk](http://www.watsons.com.hk) and Watsons mobile App (together, the "Watsons eShop") shall be eligible to 8% discount of the Eligible Transaction amount. The discount is rounded down to 2 decimal places.
- c. "Eligible Transaction" shall mean a single retail purchase transaction with full settlement by Enrolled Credit Card of net amount of at least HK\$400 completed at Watsons Physical Stores or Watsons eShop. Net transaction amount is the transaction amount after deducting any promotion discount. The following types of transactions are not Eligible Transactions for the purpose of the Promotion: bill payments, Octopus card reloads, phone or fax orders, purchasing Watsons coupons, stage 1 infant milk powder, prepaid phone cards, Environmental Levy on Plastic Shopping Bags, Redemption items, Designed Point/E-stamp Redemption Items, GLAM Haircare Products, Hair Dressing & Styling Service and Prescription Products, Subscription Program, Body Check & Vaccine Package, Chinese Medicine Practitioner's Consultation Services, and Mother & Baby Advisory Service, transactions made at Tap & Shop any outlets outside Hong Kong (including Macau and China), unauthorized transactions, transactions and reload of e-Wallets (including but not limited to Alipay), any transactions that are subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
- d. Unless otherwise specified, the discount entitled by a Cardholder is an instant discount, it will be deducted at the spot when the Cardholder pays with the Enrolled Credit Card in the form of physical

card, uses Visa payWave contactless function of the Enrolled Credit Card or pays with Apple Pay, Google Pay or Samsung Pay which is connected to the Enrolled Credit Card at the Watsons Physical Stores or pays with the Enrolled Credit Card in the Watsons eShop (exclude payment with Apple Pay, Google Pay or Samsung Pay).

- e. Each Enrolled Credit Card account can enjoy a maximum discount equivalent to HK\$40 on each Watsons Promotion Calendar Day.
- f. If there is a supplementary card under the Enrolled Credit Card account, the supplementary card has to connect to the another MoneyBack App account in order to be entitled to the discount.
- g. Unless otherwise specified, the discount cannot be used in conjunction with other promotional offers or cash coupons. The corresponding discount will be cancelled or returned along with any cancelled or refunded Eligible Transactions.

### **III. FORTRESS 5% Discount**

- a. The Promotion runs on the 10th in Jan, May, Aug and Dec of the year (“FORTRESS Promotion Calendar Day”)
- b. Cardholder who completes Eligible Transaction (as defined in clause c) on the Fortress Promotion Calendar Day with the Enrolled Credit Card at the Hong Kong outlets of Fortress and Techlife by fortress (“FORTRESS Physical Stores”), or at [www.fortress.com.hk](http://www.fortress.com.hk) and Fortress mobile app (together, the “FORTRESS eShop”) shall be eligible to 5% discount of the Eligible Transaction amount. The discount is rounded down to 2 decimal places.
- c. “Eligible Transaction” shall mean a single retail transaction with full settlement by Enrolled Credit Card of net amount of at least HK\$2,000 completed at FORTRESS Physical Stores or FORTRESS eShop. Net transaction amount is the transaction amount after deducting any promotion discount. All discounts, cash vouchers, e-vouchers, coupons, promo codes, credit card discounts will not be calculated.  
The following types of transactions are not Eligible Transactions for the purpose of this Promotion in FORTRESS Physical Stores: all Apple Products, Console Gaming Products, cash vouchers, phone card/ pre-paid phone card, pre-paid card, online game card, plastic shopping bag charging and other service items (including but not limited to bill payment, delivery fee or installation charge).  
The following types of transactions are not Eligible Transactions for the purpose of this Promotion in FORTRESS eShop: all Apple Products, Console Gaming Products, cash vouchers, phone card/ pre-paid phone card, pre-paid card, online game card and other service items (including but not limited to bill payment, delivery fee or installation charge).
- d. Unless otherwise specified, the discount entitled by a Cardholder is an instant discount, it will be deducted at the spot when the Cardholder pays with the Enrolled Credit Card in the form of physical card, uses Visa payWave contactless function of the Enrolled Credit Card or pays with Apple Pay, Google Pay or Samsung Pay which is connected to the Enrolled Credit Card at the FORTRESS Physical Stores or pays with the Enrolled Credit Card in the FORTRESS eShop (exclude payment with Apple Pay, Google Pay or Samsung Pay).
- e. This offer is not applicable to delivery charge or installation fee (if any). Delivery charge or installation fee will be charged subject to the final discounted price.
- f. Each Enrolled Credit Card account can enjoy a maximum discount equivalent to HK\$100 on each FORTRESS Promotion Calendar Day.
- g. Moneyback point, iCoin and free premium are based on the net spending amount which means the final

amount charged to the Credit Card, and the discount will not be taken into account.

- h. If there is a supplementary card under the Enrolled account, the supplementary card has to connect to another MoneyBack App account in order to be entitled the discount.
- i. Unless otherwise specified, the discount cannot be used in conjunction with other promotional offers or cash coupons. The corresponding any discount will be cancelled or returned along with any cancelled or refunded Eligible Transactions.
- j. To qualify for free delivery service, the remaining balance of the transaction must be at or above the minimum criteria of enjoying free delivery service after the Instant Discount Entitlement is deducted from the total amount payable for the transaction. The corresponding merchants reserve the right to amend the 5% discount offer without prior notice. In case of any disputes, the decision of the corresponding merchants shall be final.

C. Servicing Privileges:

**I. PNS Up to 4 Times Free Delivery Yearly**

- a. MoneyBack Member using "Home Delivery" service at PNS can enjoy free delivery service upon the order is full settlement by Enrolled Credit Card and select the eCoupon of free delivery charge from bank offer page during checkout.
- b. This delivery service is eligible to PNS and Home Delivery orders with full settlement by Enrolled Credit Card only. This delivery service is not applicable to purchase of hampers, stage 1 infant milk formula, mooncakes, hairy crabs, supplier direct delivery items, pre-order items, physical store pick up items, items from Watsons eMall and FORTRESS.
- c. Each eligible MoneyBack member can enjoy free delivery service at PNS up to four times per calendar year, including once from January 1 to March 31, once from April 1 to June 30, once from July 1 to September 30 and once from October 1 to December 31. Select "Free service delivery" at the checkout page to enjoy free delivery of PNS. This free delivery service cannot be used in conjunction with other promotional offers.
- d. Delivery service is currently available in Hong Kong Island, Kowloon and New Territories and not available for the Outlying Islands, including Cheung Chau, Lantau Island (except Discovery Bay, Ma Wan, Tung Chung and Hong Kong International Airport). There is also no delivery service to the below areas: Cheung Chau, Lantau Island, Mui Wo, Pui O, Cheung Sha, Tong Fuk, Shui Hau, Shek Pik, Po Lin Monastery and Tai O and areas that vans are restricted access. No overseas delivery service is provided. Due to the epidemic, the delivery orders of hospitals are limited to delivery at registration lobby only.
- e. Delivery service is also not applicable to areas that cannot be reached directly by our vehicles.
- f. The delivery service is only applicable to standard deliveries only. If no elevator service is available, home delivery service will be made up to 3rd storey only (Counting from ground floor). An additional delivery fee of HK\$40 per floor will be charged for the address located above the 3rd storey where no elevator service is available. Such additional delivery fee is to be paid in cash directly to the delivery driver when the items are delivered. Click: <https://www.parknshop.com/en/deliveryDetails> to learn more.
- g. Unused free delivery service will be deemed foregone after the expiration date.
- h. In the event of disputes arising out of this promotion, the decision of PARKnSHOP shall be final.

**II. Watsons eShop Up to 4 Times Free Delivery Yearly**

- a. MoneyBack Members can enjoy Free Home Delivery service upon the order is full settlement by Enrolled

Credit Card and select “Free Delivery with Enrolled HSBC Visa Platinum Card” in Check-out page.

- b. This delivery service is eligible to Watsons Hong Kong eShop and home delivery orders with full settlement by Enrolled Credit Card only. This delivery service is not applicable to purchase of gift voucher/ cash coupons, redemption items, supplier direct delivery items and pre-order items.
- c. The delivery service can only be used once every 3 months (per quarter). The delivery service is valid until 31 December 2022.
- d. Unused free delivery service will be deemed foregone after the expiration date.
- e. In the event of disputes arising out of this promotion, the decision of Watsons shall be final.

### **III. FORTRESS eShop Up to 4 Times Free Delivery Yearly**

- a. Each eligible MoneyBack member can enjoy free delivery service at FORTRESS Hong Kong eShop up to four times per calendar year, including once from January 1 to March 31, once from April 1 to June 30, once from July 1 to September 30 and once from October 1 to December 31. Select “Free service delivery” at the checkout page to enjoy free delivery of FORTRESS Hong Kong eShop.
- b. This delivery service is eligible with full settlement by Enrolled Credit Card.
- c. Unused free delivery service will be deemed foregone after the expiration date. The delivery service also cannot be used in conjunction with other promotional offers.
- d. The delivery service is applicable to standard deliveries only. Additional charge is required for stairs between levels (for building without lift), deliveries to be carried over bulky obstacles, walking distance of more than 100m or walking time of more than 3 mins if destination is not accessible by truck. Click <https://www.fortress.com.hk/en/delivery#3> to learn more.
- e. Click <https://www.fortress.com.hk/en/delivery> to learn about other delivery service details.
- f. In the event of disputes arising out of this promotion, the decision of FORTRESS shall be final.

### **IV. Special Birthday Offer**

- a. **PARKnSHOP – Enjoy Free Delivery in Birthday month upon HK\$250 single purchase at Physical Stores**
  - i. The offer is only applicable to eligible MoneyBack members who have provided the birthday month in the member profile and is non-transferable.
  - ii. The offer is valid only within the birthday month of the eligible MoneyBack member.
  - iii. MoneyBack member purchases in the Net Spending Amount of HK\$250 or more with full settlement by Enrolled Credit Card in PARKnSHOP Physical Store during birthday month can be entitled to 1 time free delivery service.
  - iv. Shop & Drop delivery service is not applicable to purchase of fresh, frozen and chilled items.
  - v. In the event of a lift breakdown during delivery, we will make arrangements to deliver the goods at another time.
  - vi. Delivery service will be suspended when the typhoon signal No.8 or above or the black rainstorm signal is hoisted. In this event customers will be contacted to re-schedule delivery time.
  - vii. If delivery is delayed, postponed or cancelled due to traffic, weather, different district or other factors, PARKnSHOP shall not be liable for any loss or damage, no matter whether the factor which causes the delay, postponement or cancellation is within the control of PARKnSHOP or not.
  - viii. Delivery service is not applicable to areas that cannot be reached directly by our vehicles. Additional delivery charge may apply in selected areas.
  - ix. If no elevator service is available, home delivery service will be made up to 3rd storey only (Counting

from ground floor). An additional delivery fee of HK\$40 per floor will be charged for addresses located above the 3rd storey where no elevator service is available. Such additional delivery fee is to be paid in cash directly to the delivery driver when the goods are delivered.

- x. Please note that all goods will be delivered as scheduled and to the best of our ability. We aim to deliver the goods when there is somebody in. We cannot accept responsibility for goods left outside at the customer's request.
- xi. We reserve the right to charge an additional delivery fee if the recipient is not available to accept delivery at the nominated delivery time.
- xii. It is the responsibility of the customer to notify PARKnSHOP immediately of any change to their delivery address.
- xiii. We reserve the right to decline delivery of goods to any customer at our sole discretion absolutely.
- xiv. In case of any dispute, the matters are subjected to the final decision of PARKnSHOP.

**b. Watsons - Enjoy \$50 off in birthday month upon any purchase of \$450 in Watsons eShop**

- i. The offer is only applicable to eligible MoneyBack members who have provided the birthday month in the member profile and is non-transferable.
- ii. The offer is valid within the birthday month of the eligible MoneyBack member.
- iii. Eligible MoneyBack Members can enjoy a \$50 off in birthday month upon any purchase of \$450 with full settlement by Enrolled Credit Card and select "\$50 birthday discount with Enrolled HSBC Visa Platinum Card" in Check-out page.
- iv. This e-Coupon cannot be exchanged for cash. No change will be given when using the e-Coupon.
- v. Only applicable to MoneyBack App member Watsons eShop.
- vi. The offer can only be used once in birthday month.
- vii. This offer is not applicable to purchase of gift voucher, MoneyBack Thankful Promotion, stage 1 infant baby milk formula, phonecards, redemption items, Designed Point/E-stamp Redemption Items, GLAM haircare products, Bigen hair color products, Kyushin, Angong Niu Huang Wan, whole range of Squina, Nu Pharm, brands items, subscription program, body check & vaccine package and prescription products, Crest White Strip items, all beverage, paper items (including dry tissue and wet wipes), supplier direct delivery items.
- viii. In case of any dispute, the matters are subjected to the final decision of Watsons.

**c. FORTRESS – Enjoy HK\$100 off upon HK\$1,000 single purchase at FORTRESS eShop**

- i. The offer is only applicable to MoneyBack eligible members who have provided the birthday month in the member profile and is non-transferable.
- ii. The offer is valid within the birthday month of the eligible MoneyBack member.
- iii. Log in FORTRESS eShop with eligible MoneyBack account and HK\$100 discount offer will be shown automatically at check-out upon purchase in the Net Spending Amount of HK\$1,000 or more with the Enrolled Credit Card.
- iv. This offer cannot be exchanged for cash. No change will be given when using the offer.
- v. The offer is valid for one single transaction only; split transactions will not be accepted.
- vi. The offer cannot be used in conjunction with other promotion offers.
- vii. The following types of transactions are not Eligible Transactions for the purpose of this Promotion in FORTRESS: Apple Products, Console Gaming Products, cash vouchers, phone card/ pre-paid phone

card, prepaid card, online game card and other service items (including but not limited to bill payment, delivery fee or installation charge).

viii. In case of any disputes, FORTRESS reserves the right of final decision.

## **V. Free to enjoy Watsons Professional Service Yearly**

### **a. Watsons Chinese Medicine Consultation Service (by appointment):**

- i. Each eligible MoneyBack member can enjoy the Chinese Medicine Consultation Service once only (Except extra medical fee, rare and precious Chinese medicine and treatment)
- ii. Service only available in selected stores
- iii. Service has to be fully settled by Enrolled Credit Card
- iv. Please make appointment by calling the below stores before enjoying the service

Store: Fanling Town Centre

Address: Shop No. 28B, Level 2, Fanling Town Centre, Fanling, New Territories

Tel: 2416 7968

Operation Time: (Mon, Wed - Sun) 10:00am - 7:00pm

Store: Yuen Long

Address: G/F, 1/F & 2/F, 142 Castle Peak Road, Yuen Long, New Territories

Tel: 2948 2913

Operation Time: (Mon - Thur, Sat) 10:00am - 7:00pm

Store: Tuen Mun

Address: Shop 2100B-C & 2115-2122, 2/F, Tuen Mun Town Plaza Phase 1, 1 Tuen Shing Street, Tuen Mun

Tel: 3521 0023

Operation Time: (Tue, Fri - Sat) 10:00am - 7:00pm

### **b. Watsons Full Makeup Service (upon appointment):**

- i. Each eligible MoneyBack member can enjoy the Watsons Express Eye Makeup Tutorial once only (eye makeup products otherwise provided for free in the tutorials that the MoneyBack member decides to purchase are excluded)
- ii. Only available in selected stores
- iii. Service has to be fully settled by Enrolled Credit Card
- iv. Please make appointment by calling (852) 3156 1052 before enjoying the service
- v. The offer is valid until 31 December 2022
- vi. The offer is non-transferable
- vii. Please present the MoneyBack App before enjoying the service
- viii. This offer cannot be exchanged for cash or other merchandise and is non-refundable
- ix. This offer cannot be used in conjunction with any other promotions/ offers/ coupons
- x. In case of any dispute, the matters are subjected to the final decision of Watsons

## **How can you enjoy the Offers**

3. You can enjoy these Offers if you:

- a. hold an Enrolled Credit Card and your credit card account is valid and in good standing during the Promotional Period and during the offer fulfilment period;
  - b. have successfully connected your Visa Platinum Card with MoneyBack App account;
  - c. present MoneyBack App QR code at physical stores/ login to MoneyBack App account at eShop and have made the transaction with the Enrolled Credit Card.
4. You cannot:
- a. enjoy the MoneyBack Member Day discount if the transaction is made via Tap & Shop.
  - b. enjoy up to 6X MoneyBack Points and the MoneyBack Member Day discount if the transaction is made by interest-free instalment plan in any Participating Merchant outlets.

### **Read before you enjoy the Offers**

5. You must connect your HSBC Visa Platinum Card to MoneyBack App account before making any relevant transactions to enjoy the Offers. You only need to connect your HSBC Visa Platinum Card once during the Promotional Period. Completion of the connection does not confirm the eligibility of a card, transaction(s) or a cardholder for purposes of the Offers and the calculation of the MoneyBack Points. Once you have disconnected your Visa Platinum Card from the MoneyBack App account, you will not enjoy the Offers any more.
6. We will calculate the MoneyBack Points to be awarded based on the records we hold on the Enrolled Credit Card and the Eligible Transactions. If you are eligible for the Offers, we will credit the relevant MoneyBack Points and to your MoneyBack App account in 3 working days in accordance with our records.
7. The basic MoneyBack Point earning rate means HK\$5 spending equivalent to 1 MoneyBack point at PARKnSHOP and Watsons, whereas HK\$10 spending equivalent to 1 MoneyBack Point at FORTRESS. 6X MoneyBack Point earn rate means HK\$5 spending equivalent to 6 MoneyBack Points at PARKnSHOP and Watsons, whereas HK\$10 spending equivalent to 6 MoneyBack Points at FORTRESS. 4X MoneyBack Point earn rate means HK\$5 spending equivalent to 4 MoneyBack Points at PARKnSHOP and Watsons, whereas HK\$10 spending equivalent to 4 MoneyBack Points at FORTRESS. For Terms and Conditions for MoneyBack Program, please visit MoneyBack website ([www.moneyback.com.hk](http://www.moneyback.com.hk)) for details.
8. MoneyBack Points will not be awarded in decimals. For example, if the Net Purchase Amount is \$53.9, ten (10) MoneyBack Points will be awarded, based on the Net Purchase Amount of \$50.
9. The extra MoneyBack Points to be awarded under Offer 2(A) above will be inclusive of the basic MoneyBack Points to be awarded for the eligible purchases in accordance with the Terms and Conditions of MoneyBack Program.
10. If any Eligible Transaction is subsequently cancelled, the MoneyBack Points awarded to you will be deducted from your MoneyBack App account without prior notice.
11. You cannot:
  - a. exchange these Offers for cash, other products, services or discounts or transfer the Offer; and
  - b. use these Offers together with any other offer(s).
12. You are required to keep all original sales receipts or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to provide these receipts or physical payment records, and/or further evidence



for inspection and we may keep them.

13. The terms and conditions of the Enrolled Credit Card and RewardCash Programme will apply.
14. All photos, product information, descriptions, prices, offers are provided by the Participating Merchants and are for reference only. All products and services offered by the Participating Merchants are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.
15. The Offer under this Promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants reserve the right to change or cancel the Offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the Offers.
16. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy these Offers and the Participating Merchants can deduct the relevant MoneyBack Points from your MoneyBack App account to revoke any Offer(s) you have enjoyed.
17. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
18. The terms and conditions of the Offers are subject to the Laws of Hong Kong. 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**

19. **'Cardholder'** means the cardholder of the Enrolled Credit Card as issued by The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) in Hong Kong.
20. **'Connect'** means the successful connection of valid HSBC Visa Platinum Credit Card to MoneyBack App account.
21. **'Eligible Credit Card'** refers to any HSBC Visa Platinum Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
22. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Enrolled Credit Card at the Participating Merchants during the Promotional Period. All transactions (including top-up transactions) made via e-wallets, unposted/cancelled/refunded transactions, and the following designated products or services at the Participating Merchants will not qualify as Eligible Transactions for this promotion.
  - a. **PARKnSHOP:**

The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PARKnSHOP Physical Stores: gift coupon/ eVoucher, stage 1 infant milk formula, tobacco, phone card / prepaid phone card / gift card, bill payments, any reloads, plastic shopping bag charging and 3 Shop products and services, transactions made at any outlets in Macau and Mainland China, unauthorized transactions, transactions and

reload of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay) and any transactions that are subject to cancellation, charge-back, return of goods and refund or any other categories of transactions specified by the Bank from time to time. The following types of transactions are not Eligible Transactions for the purpose of this Promotion in PNS: purchasing e-vouchers, phone / fax, AquaBlue products, hampers, phone card / prepaid phone card / gift card, stage 1 infant milk formula, home appliances and cookware, spirits, bird's nest, essence of chicken, abalone, mooncakes, hairy crabs, supplier direct delivery items, physical store pick up items, pre-order items, items from Watsons eMall and Fortress items and any other redemption products.

b. **Watsons:**

The following types of transactions are not Eligible Transactions for the purpose of the Promotion: bill payments, Octopus card reloads, phone or fax orders, purchasing Watsons coupons, stage 1 infant milk formula, prepaid phone cards, Environmental Levy on plastic shopping bag charging, redemption items, Designed Point/E-stamp redemption items, GLAM haircare products, hair dressing & styling service and prescription products, transactions made at any outlets outside Hong Kong (including Macau and China), unauthorized transactions, transactions and reload of e-Wallets (including but not limited to Alipay), any transactions that are subject to cancellation, charge-back, return of goods and/or refund or any other categories as the we may at its discretion determine from time to time.

c. **FORTRESS:**

All discounts, cash vouchers, e-vouchers, coupons, promo codes, credit card discounts will not be calculated.

The following types of transactions are not Eligible Transactions for the purpose of this Promotion in FORTRESS Physical Stores: all Apple products, Console Gaming Products , cash vouchers, phone card/ pre-paid phone card, pre-paid card, online game card, plastic shopping bag charging and other service items (including but not limited to bill payment, delivery fee or installation charge).

The following types of transactions are not Eligible Transactions for the purpose of this Promotion in FORTRESS eShop: all Apple Products, Console Gaming Products, cash vouchers, phone card/ pre-paid phone card, pre-paid card, online game card and other service items (including but not limited to bill payment, delivery fee or installation charge).

23. **'Net Spending Amount'** means the final Eligible Transaction amount charged to the Enrolled Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
24. **'Participating Merchants'** means FORTRESS (including any physical outlets of FORTRESS, FORTRESS' eShop ([www.fortress.com.hk](http://www.fortress.com.hk)) and FORTRESS's mobile app), PARKnSHOP Physical Stores (including any physical outlets of PARKnSHOP, FUSION, TASTE, INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Store outlets and PNS , including [www.PNS.hk](http://www.PNS.hk) and PNS mobile app, excluding [www.greatfoodhal.com](http://www.greatfoodhal.com)) and Watsons (including any physical outlets of Watsons in Hong Kong, Watsons' eStore ([www.watsons.com.hk](http://www.watsons.com.hk)) and Watsons' mobile application), which are retail business operations under A.S. Watson Group.
25. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available at [www.moneyback.com.hk](http://www.moneyback.com.hk).

Google Pay and Google Play™ are trademarks of Google LLC.

Samsung Pay is a register trademark of Samsung Electronics Co., Ltd.

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

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