

2019 Red Hot Rewards of Your Choice terms and conditions

1. The promotional period is from 1 January 2019 to 31 December 2019, both dates inclusive ("Promotional Period"). All Eligible Transactions (as described in Clause 6 below) must be conducted during the Promotional Period.
2. This promotion applies to customers ("Cardholders") holding 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) ("the Bank") ("Eligible Credit Card"). Usage of business cards, corporate cards, purchasing cards and standalone private label card do not qualify for participation in this promotion. Offers are applicable to UnionPay Dual Currency Credit Card and USD Cardholders only at outlets accepting these cards for payment.
3. Cardholders who register for this promotion on or before 31 October 2019 in accordance with Clause 5, will be entitled to receive an extra 5 times RewardCash for Eligible Transactions ("Extra RewardCash") made with their Eligible Credit Card. Cardholder will start earning Extra RewardCash within 3 working days after completing the Registration (as defined in Clause 5 below) if no rejection notification is received. Confirmation of successful registration and registration details will be shown on the Cardholder's next and subsequent (if any) credit card statement(s), or a rejection notification will be sent to the Cardholder's e-mail address on the Bank's record (or in case there is no such record or the Bank believes the e-mail has not been successfully sent, the notification will be sent by mail to the Cardholder's correspondence address). If the Registration is made with a Cardholder's 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 the Bank believes 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). No Extra RewardCash will be earned in the case of unsuccessful registration.
4. Each Cardholder is entitled to receive Extra RewardCash for the first HK\$100,000 Eligible Transactions during the effective period as indicated in the registration details shown on the monthly credit card statement ("Effective Period"). For the purposes of calculating the HK\$100,000, Eligible Transactions conducted by all primary and additional credit card accounts under a Cardholder 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.
5. From 1 January 2019 to 31 October 2019, Cardholders may register by calling the Bank's 24-hour registration hotline (852) 8228 3308 or register online at www.hsbc.com.hk/rewards to participate in this promotion ("Registration"). Each Cardholder only needs to register with his/her Eligible Credit Card once. If a Cardholder registers more than once, the first registration received by the Bank will apply. The first registration will be automatically applied to all Eligible Credit Cards under the same Cardholder name.
6. As part of the registration process, Cardholders will be required to select their preferred spending categories from the list below and allocate the Extra RewardCash to the preferred spending categories. Once registered, the selection of spending categories and allocation of RewardCash multiplier cannot be changed or cancelled. All transactions (including monthly purchase instalment, phone orders, mail orders and online purchases) made via Eligible Credit Card during the Effective Period and which fall within the preferred spending categories selected by the Cardholder ("Eligible Transactions") will earn Extra RewardCash. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank.
 - i) Dining – All Eligible Transactions at dining outlets in Hong Kong which are 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 will not be counted as Eligible Transactions.
 - ii) Entertainment – All Eligible Transactions made at the designated merchants in this category. The online bill payment transaction made in designated telecom companies by HSBC Classic Card, HSBC Gold Card and HSBC UnionPay Dual Currency Credit Card will not be counted as Eligible Transactions.
 - iii) Home – All Eligible Transactions made at the designated merchants in this category.
 - iv) Lifestyle – All Eligible Transactions made at the designated merchants in this category.
 - v) China Spending – All Eligible Transactions made in Mainland China (excluding Hong Kong and Macau) according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay.
 - vi) Overseas Spending – All Eligible Transactions made in overseas (excluding Mainland China but including Macau) according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay.
7. For a full list of the merchants within categories (ii), (iii) and (iv), please see the relevant marketing literatures. The Bank reserves the right to amend the list of merchants from time to time without prior notice. The Bank will not be liable for any loss to Cardholders due to changes to the list of merchants. Transactions at any merchants which are not included in the above spending categories or designated merchants, cash advances and unposted/ cancelled/ refunded transactions will not be counted as Eligible Transactions in this promotion.
8. Completion of the Registration is not a confirmation of the eligibility of the credit card, transactions or the Cardholder for the Extra RewardCash.
9. 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 card transaction(s) 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 the Bank's RewardCash Programme. The RewardCash cannot be converted into cash and is not transferable.
10. Cardholders must keep all original sales slips in respect of the Eligible Transactions. In case of any dispute, the Bank reserves the right at any time during or after the promotion to request a Cardholder to submit the relevant original sales slips and/or such further documents or evidence for inspection. All sales slips submitted to the Bank will not be returned.
11. Only Cardholders whose credit card accounts are valid and in good standing will be eligible for the Extra RewardCash.
12. Where any Extra RewardCash has been credited to a credit card account and there is a subsequent cancellation or reversal of any transaction(s) upon which Extra RewardCash has been awarded, the Bank will debit the Cardholder's account with the whole amount of the requisite Extra RewardCash.
13. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). The Bank further reserves the right to charge any amount awarded under this promotion directly from the credit card account without prior notice.
14. The Bank accepts no liability for the quality of goods and services provided by respective merchants involved in this promotion.
15. The promotion is governed by these terms and conditions. The Promotional Period and terms and conditions of the promotion are subject to change from time to time. The latest Promotional Period and the revised terms and conditions will be made available on our website as soon as practicable.
16. These terms and conditions are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme. In the event of any conflict between these terms and conditions and the RewardCash General Terms and Conditions, in respect of this promotion only, these terms and conditions shall prevail.
17. 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.
18. In case of dispute arising out of the promotion, the decision of the Bank shall be final and conclusive.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.

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