

‘HSBC Mastercard® Debit Card – Overseas Spending Cash Rebate Promotion’ Terms and Conditions

When can you enjoy the offers

1. The promotional period for the offers is from 1 July to 31 December 2024.

What are the offers

2. During the promotional period, you can receive up to 20% cash rebate if you successfully use your Eligible Debit Card and make the Eligible Transaction(s) for meeting the requirements under Clause 17.

How can you enjoy the offers

3. You can enjoy the offers during the promotional period if you:
 - a. hold an Eligible Debit Card and your account is valid and in good standing during the promotional period and offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above.
4. Mastercard® will determine whether you are eligible for the offer(s) based on the records we hold on the Eligible Transactions. If you qualify for the offer(s), the corresponding cash rebate will be credited to your Eligible Debit Card within 30 calendar days after completion of the requirements under Clause 2.
5. The corresponding cash rebate will be credited to your Eligible Debit Card in a currency designated by us under Clause 17. In an event it is not possible to credit the cash rebate in the designated currency due to any reasons, including but not limited to abnormal account status, we will credit the cash rebate amount in another currency determined by us from time to time. When necessary, we will calculate the cash rebate amount at the exchange rate determined by us. You shall bear all exchange rate risks that may arise.
6. If you are a supplementary cardholder that qualify for the offer(s), the corresponding cash rebate will be credited to the associated primary cardholder’s account.
7. We may debit your Eligible Debit Card or account for the equivalent value of any offer(s) you have enjoyed without notice to you if any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible.

Read before you enjoy the offers

8. Eligible transactions are defined according to the merchant codes/ transaction type issued by Mastercard or a merchant’s acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offers before you conduct the transactions.

9. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
10. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
11. The terms and conditions of the Eligible Debit Card and all other applicable prevailing promotions offered by us will apply.
12. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
13. 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 debit your debit card to take back any offer you have enjoyed, or cancel your debit card.
14. In case of dispute arising out of your Eligible Debit Card application and this promotion, our decision shall be final and conclusive.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. 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

16. **“Eligible Debit Card”** refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
17. **“Eligible Transactions”** are transactions of required spending amount in specific foreign currencies conducted in one single transaction with an Eligible Debit Card during the promotional period at the following **“Eligible Merchants”** in overseas destinations and posted on our system during the offer fulfilment period:

Offer	Destinations	Eligible Merchants [^]	Eligible Transactions	Cash Rebate Currency and Amount	Rebate Cap Per Eligible Debit Card Per Month	Cash Rebate Cap Per Eligible Debit Card for the Promotion Period
1	Japan	East Japan Railway Company (SUICA) ⁽ⁱ⁾	Top up JPY 2,000 or above to Suica via Apple Pay	JPY 400	1 redemption	JPY 2400
2	China	Alipay Wallet ⁽ⁱⁱ⁾	Spend RMB 40 or above	RMB 8	1 redemption	RMB 48
3	China	Didi Chuxing App	Spend RMB 40 or above	RMB 8	1 redemption	RMB 48
4	Sidney, Toronto, Vancouver, New York and London	Urban/Suburban train, light rail and Metro ⁽ⁱⁱⁱ⁾	Spend in AUD, CAD, USD or GBP with amount equivalent to or higher than USD 5 based on the exchange rate set by Mastercard [®] on the date of conversion ^(iv)	HKD 8	4 redemptions	HKD 192

18. **“we”, “us” or “our”** means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

19. **“you” or “your”** means the person to whom we issue an Eligible Debit Card that is eligible for the offers.

[^] Special Terms and Conditions for offer redemptions at selected Eligible Merchants:

(i) **East Japan Railway Company (SUICA)** offer is only valid when topped up with Apple Pay. Mobile Suica, other payment services, and charging at station ticket vending machines are not eligible. Please check how to use Apple Pay for Suica at the following link: <https://support.apple.com/en-us/HT207154>

(ii) **Alipay Wallet** offer is not applicable for the app of AlipayHK.

- (iii) **Urban/Suburban train, light rail and Metro** is defined according to the merchant codes/ transaction type issued by Mastercard or a merchant's acquiring bank from time to time, while Inter-City Rail / Long Distance Rail and buses are not included. Operators include but not limited to:
- a. London: Transport for London; London Trams
 - b. New York: Metropolitan Transportation Authority, NJ Transit Rail
 - c. Toronto: Metrolinx, UP Express
 - d. Vancouver: TransLink
 - e. Sydney: Transport for NSW
- (iv) The indicative foreign currency amount of AUD, CAD and GBP equivalent to USD5 are AUD7.55, CAD6.87 and GBP3.92, respectively as of 6 June 2024 based on reference exchange rate set by Mastercard. Please check the latest exchange rate at the following link:
<https://www.mastercard.com/global/en/personal/get-support/convert-currency.html>