

## TravelSurance 2018 Winter Promotion – HSBC Credit Card RewardCash Offer ( "Offer" )

### Terms and Conditions:

1. The promotional period is from 25 November 2018 to 28 February 2019, both dates inclusive ("Promotional Period"). All Eligible Transactions (as described in Clause 3 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 issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns)("the Bank")("Eligible Credit Card").
3. "Eligible Transaction" refers to successful application of a TravelSurance, underwritten by AXA General Insurance Hong King Limited ("AXA") ("Designated Merchant"), via the Bank with premium paid by an Eligible Credit Card during the Promotional Period. Unposted/ cancelled/ refunded transactions will not qualify as Eligible Transactions for this promotion. Whether a transaction is an Eligible Transaction shall be determined at the sole and absolute discretion of the Bank.
4. For Eligible Transactions made through the Bank, the Extra RewardCash each Cardholder is entitled to is as follows:

Date of transaction (both dates inclusive)	From 25 Nov 2018 to 31 Dec 2018	From 1 Jan 2019 to 28 Feb 2019
Extra RewardCash Entitlement	14X RewardCash	4X RewardCash

5. 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.
6. The RewardCash rebate under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that is offered by the Bank.
7. Upon verification and confirmation by the Bank that the Eligible Transactions qualify for RewardCash rebate, the corresponding RewardCash rebate will be automatically credited to the Cardholder's Eligible Credit Card account on or before 30 Jun 2019.
8. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and the RewardCash rebate fulfilment period will be eligible for the RewardCash rebate.
9. 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.

10. 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.
11. The Bank accepts no liability for and makes no representations of warranties regarding the quality of goods and services provided by the Designated Merchant.
12. The promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant and they are subject to change. The promotion may be terminated by the Bank and the Designated Merchant at their discretion at any time. The latest details of the promotion and the revised terms and conditions will be made available on the relevant website as soon as practicable (if applicable). The Bank accepts no liability in respect of any additional offers/ discounts which the Designated Merchant may or may not offer or any changes to the terms and conditions of the Designated Merchant.
13. 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.
14. 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.
15. In case of dispute arising out of the promotion, the decision of the Bank shall be final and conclusive.
16. These terms and conditions are subject to prevailing regulatory requirements.
17. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. 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!

Issued by The Hongkong and Shanghai Banking Corporation Limited