



Promotional Terms and Conditions of HSBC One x HSBC Credit Card Top Up Offer – \$100 RewardCash (the “Top Up Offer”)

1. **Promotional Period:** 3 May 2022 to 31 July 2022 (both dates inclusive).
2. **Who can enjoy the Promotion:** The offers under this promotion (collectively, the “Offers”) are exclusive to personal customers who fulfil all the following requirements (the “Eligible Customer”):
 - (a) be aged 18 or above on 3 May 2022;
 - (b) not a citizen/resident/tax payer resident of the United States of America (U.S.);
 - (c) during the Promotional Period:
 - (i) successfully opens or converts to HSBC One (“Applicable Account”) with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (“Hong Kong”) (and its successors and assigns) (“the Bank” or “HSBC”), in either cases as sole accountholder or as the principal accountholder (if a joint account); and
 - (ii) successfully applies for any personal primary HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Visa Gold Card for Students, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card (“Eligible Credit Card”) issued by the Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns);
 - (d) your application for the Eligible Credit Card is approved;
 - (e) continues to hold the Applicable Account in the Bank’s record as at the date of reward fulfilment; and
 - (f) holds an Eligible Credit Card and your credit card account is valid and in good standing during the Promotional Period and the offer fulfilment period.
3. **Definitions: In this promotion,**
“New to HSBC One Customer” is an Eligible Customer who opened or converted to an HSBC One account during the Promotional Period.
4. **Who cannot enjoy the Promotion:**
 - (a) New to HSBC One Customers who held an HSBC Jade/HSBC Premier and/or HSBC One account (whether as sole accountholders or joint accountholders) in the past 9 months prior to the new Applicable Account opening/conversion month as shown in Illustration I below, both dates inclusive;
Illustration I

Date of opening/conversion to an Applicable Account	During 3–31 May 2022	During 1–30 June 2022	During 1–31 July 2022
Holding an HSBC Jade/HSBC Premier and/or HSBC One account in the past 9 months prior to the new Applicable Account opening/conversion month	3 August 2021 to 2 May 2022	1 September 2021 to 31 May 2022	1 October 2021 to 30 June 2022
 - (b) An Eligible Customer who terminates the Applicable Account through which the designated transaction was conducted or convert such Applicable Account to an Integrated Account – HSBC Jade/HSBC Premier before receiving the benefits of the Offers;
 - (c) Customers who have cancelled on or after 1 September 2021 any personal primary credit card we issued;
 - (d) Additional card applicants; or
 - (e) Employees of the Bank.
5. Provided that the conditions in Clause 2 is satisfied, an Eligible Customer is entitled to receive \$100 RewardCash.
6. Each Eligible Customer can only enjoy the Top Up Offer once.
7. **Bank’s Records:** The dates and amounts appearing in the Bank’s record will be conclusive as to the date on which an Applicable Account or Eligible Credit Card was opened, terminated or converted and amount of balances/number of transactions carried out.

8. **Personal Data:** New to HSBC One Customers who are opening an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. For details of Data Privacy Notice, please visit HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC One for details.
9. **RewardCash:** Unless otherwise specified below, Eligible Customers will receive RewardCash as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions. The RewardCash will be credited to the Eligible Credit Card account on or before 31 January 2023 if the terms of the Offers are met. For any enquiries about RewardCash entitlement, customers should contact the Bank on or before 31 July 2023. Late enquiries will not be accepted.
10. **Other Promotions:** In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the offer of the highest value to the customer.
11. We may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice if your Eligible Credit Card is cancelled within 13 months from its issuance which the Top Up Offer was awarded.
12. The Offers are provided subject to the prevailing legal and regulatory requirements.
13. No person other than the customer who enjoys any Offer in the promotion 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 Promotional Terms and Conditions.
14. In the event of a dispute, the decision of the Bank shall be final.
15. The Bank may change these Promotional Terms and Conditions and/or cancel any Offer at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
16. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

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