



## Terms and Conditions for HSBC Reward+ Red Hot Stamp Card Reward – McDonald's

Last update on 1 July 2022

### When can you enjoy the offer

1. The promotional period for the offer is from 1 February 2022 to 31 December 2022.

### What is the offer

2. During the promotional period, use your personal primary card of HSBC Red Credit Card, the Eligible Credit Card, to make Eligible Transactions with single Net Spending Amount of HK\$25 or above at the Participating Merchants to earn and collect one stamp via HSBC Reward+ stamp card function. Every 4 stamps collected can be instantly redeemed for an extra \$20 RewardCash via HSBC Reward+.
3. You can earn a maximum of one stamp per day. You are entitled to earn a maximum of 8 stamps to redeem a maximum of an extra \$40 RewardCash each month, and a maximum of 88 stamps to redeem a maximum of an extra \$440 RewardCash during the entire promotional period.
4. Stamps earned in each month can only be redeemed within the same month with a grace period of 20 calendar days (see table below). Stamps earned in different months cannot be combined to redeem the extra RewardCash. In the event that the stamps are not redeemed by the end of the 20-day grace period, the stamps will become invalid. Stamps earned in different months cannot be accumulated to redeem the extra RewardCash.

Stamps Earning Period	Extra \$20 RewardCash Redemption Period
1 February to 28 February 2022	1 February to 20 March 2022
1 March to 31 March 2022	1 March to 20 April 2022
1 April to 30 April 2022	1 April to 20 May 2022
1 May to 31 May 2022	1 May to 20 June 2022
1 June to 30 June 2022	1 June to 20 July 2022
1 July to 31 July 2022	1 July to 20 August 2022
1 August to 31 August 2022	1 August to 20 September 2022
1 September to 30 September 2022	1 September to 20 October 2022
1 October to 31 October 2022	1 October to 20 November 2022
1 November to 30 November 2022	1 November to 20 December 2022
1 December to 31 December 2022	1 December 2022 to 20 January 2023

### **How can you enjoy the offer**

5. You can enjoy the offer if you:
  - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the RewardCash redemption period;
  - b. have downloaded HSBC Reward+ and have registered for HSBC Personal Internet Banking;
  - c. have successfully completed the Registration via HSBC Reward+ during the promotional period; and
  - d. pay with an Eligible Credit Card for any Eligible Transaction at the Participating Merchants during the promotional period.

### **Read before you enjoy the offer**

6. You must make a Registration before making any relevant transactions, any Eligible Transactions made before Registration will not be counted. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.
7. The stamp earned will be reflected on HSBC Reward+ stamp card detail page within 3 working days after the Eligible Transaction has been posted.
8. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
9. You have to keep all original sales slips of the Eligible Transactions. Eligible Credit Card numbers must be clearly shown in the original sales slips. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
10. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
11. 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.
12. These terms and conditions and other terms and conditions of the Eligible Credit Card, the RewardCash Programme, HSBC Reward+ and the Participating Merchants will apply. We and the Participating Merchants reserve the right to vary or cancel the offer, or amend the terms and conditions. Please refer to the relevant 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 offers and we can debit your credit card to take back any offers you have enjoyed, or cancel your credit card.
14. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
15. We write the terms and conditions of the offer under Hong Kong laws. 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. **'Participating Merchants'** mean McDonald's restaurants and the McDonald's App in Hong Kong.
17. **'Eligible Credit Card'** means the personal primary card of HSBC Red Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you are holding an additional HSBC Red Credit Card only, you cannot enjoy the offer.
18. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$25 each at the Participating Merchants during the promotional period and posted on our system during the offer fulfilment period. These are not Eligible Transactions:
  - transactions (including top-up transactions) made via e-wallets;
  - all unposted/cancelled/refunded transactions.
19. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
20. **'HSBC Reward+'** refers to the HSBC HK Reward+ mobile application.
21. **'Registration'** means the successful registration of an Eligible Credit Card via the HSBC HK Reward+ mobile application.

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