



Terms and Conditions for HSBC Reward+ Red Hot Stamp Card Reward at YATA

When can you enjoy the offer

1. The promotional period for the offer is from 1 January to 31 December 2023, and will be divided into 4 phases:
 - a. Phase 1: 1 January to 31 March 2023
 - b. Phase 2: 1 April to 30 June 2023
 - c. Phase 3: 1 July to 30 September 2023
 - d. Phase 4: 1 October to 31 December 2023

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\$200 or above at Participating Merchants to earn and collect one stamp via HSBC Reward+ stamp card function. Every 3 stamps collected can instantly redeem an extra \$20 RewardCash via HSBC Reward+.
3. You can earn only 1 stamp per day by spending with Eligible Credit Card at Participating Merchants. You are entitled to earn a maximum of 9 stamps to redeem a maximum of an extra \$60 RewardCash in each phase, and a maximum of 36 stamps to redeem a maximum of an extra \$240 RewardCash during the entire promotional period.
4. Stamps earned in each phase can only be redeemed within the same phase with a grace period of 20 calendar days (see table below). Stamps earned in different phases cannot be combined to redeem the extra RewardCash. In the event that the stamps are not redeemed by the end of the 20 days grace period, the stamps will become invalid. Stamps earned in different phases cannot be accumulated to redeem the extra RewardCash.

Phase	Stamps Earning Period	Extra \$20 RewardCash Redemption Period
1	1 January to 31 March 2023	1 January to 20 April 2023
2	1 April to 30 June 2023	1 April to 20 July 2023
3	1 July to 30 September 2023	1 July to 20 October 2023
4	1 October to 31 December 2023	1 October 2023 to 20 January 2024

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;
 - 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 Merchant during the promotional period.

Read before you enjoy the offer

6. You must make a Registration on or before the same day of making any relevant transactions, any Eligible Transactions made before the day of 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 use the offers in conjunction with other promotional programmes, offers, discounts, coupons, membership benefits or VIP privileges (unless otherwise specified). You may check with the Participating Merchants for details.
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 and the Participating Merchant will apply. We and the Participating Merchant reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice.

Please refer to the relevant website for the latest details, availability and terms and conditions of the offer.

13. If we or the Participating Merchant believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
14. In case of disputes arising out of this promotion, the decision of the Participating Merchant 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 Merchant'** means YATA physical stores (including YATA Department Store, YATA Supermarket and KONBINI by YATA) and YATA online store (YATA eShop - <https://eshop.yata.hk/>) 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, 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\$200 or above each at the Participating Merchants during the promotional period and posted on our system during the offer fulfilment period.
19. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of coupons.
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!