



2025 HSBC Fund-in via Payment Connect Promotion – Terms and Conditions

When can you join the promotion

1. The promotion period of 2025 HSBC Fund-in via Payment Connect Promotion (the “**Promotion**”) is from 22 June 2025 to 30 September 2025 (both dates inclusive) (the “**Promotion Period**”). The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region (“Hong Kong”) (and its successors and assigns) (“HSBC” or the “Bank”) reserves the right to change the Promotion Period at its discretion without prior notice.

Who can join the promotion

2. The Promotion is exclusive to existing customers of the Bank who fulfil all the following requirements (“**Eligible Customer**”):
 - (a) being aged 18 or above on 22 June 2025; and
 - (b) have a valid email address under the Bank’s record; and
 - (c) being the sole or (if a joint account) principal account holders of any HSBC HK personal bank accounts in HKD or CNY (the “**Applicable Account**”);
 - (d) hold Applicable Account and it is valid during the Promotion Period; and
 - (e) register mobile number with FPS and set HSBC HK as default receiving bank till the Promotion fulfillment; and
 - (f) hold an Eligible Credit Card and your credit card account is valid and in good standing during the Promotion Period and the Promotion fulfillment; or have enrolled to the Standalone RewardCash Programme through HSBC Reward+ and your Programme Profile is valid and in good standing during the Promotion Period and the Promotion fulfillment period.

What these terms mean

3. “**Payment Connect**” is a new payment method that allows you to make instant transfers between mainland China and Hong Kong via FPS.
4. “**Eligible Credit Card**” means any Hong Kong Dollar personal primary and/or additional credit cards (excluding HSBC iCAN Card) or UnionPay Dual Currency credit cards issued by the Bank (and its successors and assigns).
5. “**Programme Profile**” means your Standalone RewardCash Programme profile with designated profile number for earning RewardCash under this profile.
6. “**Reward+**” means HSBC Reward+ mobile application.

What is the promotion

7. During the Promotion Period, Eligible Customer can enjoy \$10 RewardCash for receiving an inward payment via Payment Connect to his/her Applicable Account (i.e. from mainland China to Hong Kong) with minimum of HKD1,000 if payment currency in HKD or CNY1,000 if payment currency in CNY (the “**Eligible Transaction**”).
8. Each Eligible Customer can earn up to a maximum of \$30 RewardCash during the Promotion Period.
9. Upon verification and confirmation by the Bank of the fulfillment, the RewardCash will be credited to your Eligible Credit Card account, or Standalone RewardCash Programme Profile by 30 November 2025. If you have more than one of the following Eligible Credit Cards, the RewardCash will be credited to the Eligible Credit Card account according to the following sequence maintained in the Bank’s record:
 - (a) HSBC Premier Mastercard®
 - (b) HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - (c) HSBC UnionPay Dual Currency Credit Card
 - (d) HSBC Red Credit Card
 - (e) HSBC Visa Signature Card
 - (f) HSBC easy Credit Card / Visa Platinum Credit Card
 - (g) HSBC Visa Gold Card
 - (h) HSBC Mastercard Gold Card
 - (i) HSBC Visa Classic Card
 - (j) HSBC Mastercard
 - (k) HSBC Green Card
 - (l) HSBC EveryMile Credit Card
 - (m) HSBC Privé

The Promotion is limited and will be awarded to the first 4,000 Eligible Customer on a first-come-first-served-basis. If the quota is full during the Promotion Period, the Bank will announce it on its website as soon as possible. However, such information cannot be provided in real time due to technical reasons.

Read before you join the promotion

10. When an Eligible Transaction is made into for your Applicable Account, you will be deemed to be making an offer to the Bank to participate in this Promotion. Such offer is subject to the Bank’s acceptance and the making of Eligible Transaction does not guarantee you will earn any RewardCash.
11. An Eligible Customer’s personal information in the Bank’s record must be valid and up to date during the Promotion Period and at the time of Promotion fulfilment in order to be entitled for the Promotion.
12. These terms and conditions and other terms and conditions of the Eligible Credit Card, Standalone RewardCash Programme, RewardCash Programme and HSBC Reward+ will apply.
13. If the RewardCash is unavailable due to circumstances beyond the control of the Bank, the Bank shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation of any event.
14. The Bank has the sole and absolute discretion in determining a person’s eligibility to receive the RewardCash. If the Bank discovers at any time, whether after or during the Promotion Period, that

any Eligible Customer has failed to comply with these terms and conditions, tampers with the Promotion, engages in abusive, deceit or fraudulent behavior in relation to the Promotion or makes false representations or statements or violates applicable law or regulations, the Bank is entitled to disqualify the person from participating in the Promotion, and can deduct the RewardCash the Eligible Customer has earned and/or recover the equivalent amount of RewardCash from the Eligible Customer's credit card or Programme Profile, or cancel the Eligible Customer's credit card or Programme Profile.

15. It is the Eligible Customers' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the RewardCash, and the Bank shall have no responsibility in respect thereof.
16. The Bank can change or cancel the Promotion or amend the terms and conditions (including the Promotion Period) at any time. Please check HSBC's website for the latest details, availability and terms and conditions of the Promotion.
17. In case of disputes arising out of this Promotion, the Bank's decision shall be final and conclusive.
18. No person other than the Eligible Customers 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.
19. If there is any conflict between the information contained in the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
20. The Promotion is provided subject to the prevailing regulatory requirements.
21. The Promotion is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong") and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
22. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited