



汇丰

汇丰信用卡 iPhone for Life 付款计划之条款及细则 (「条款及细则」)

一般条款及细则

1. iPhone for Life

- (a) iPhone for Life 付款计划是指以汇丰信用卡购买产品并透过商户免息分期作 24 个月以上之分期付款。
- (b) 您须根据分期供款计划每月缴付款项直至第 24 期，而馀下期数款项相等於指定商户厘订之适用回购价值保证的款项。於全数缴付第 24 期供款後，您可选择行使产品退还选择权向指定商户以其提供的回购价值保证退还产品，若：
 - i. 您将产品退还予购买该产品时的同一个指定商户；及
 - ii. 该产品应符合指定商户根据相应之产品退还条款及细则中所列之产品验收标准评估，并符合所有功能条件，该条款及细则或会不时更改，详情请向指定商户查询；您亦可选择不行使该产品退还选择权而继续根据分期供款计划按时缴付馀下款项。
- (c) 您须持有合资格信用卡及您的信用卡户口在整个计划期间仍然有效及信用状况良好。
- (d) 计划推广期以指定商户公布的日期为准。
- (e) 产品退还选择权全权由指定商户提供并自行决定。若指定商户出於任何原因（包括但不限于破产或清盘）而未能提供产品退还选择权，指定商户需全权负责一切关于产品、产品退还选择权、回购价值保证及相关服务之争议、咨询、责任及投诉。
- (f) 计划所涉及之所有产品由指定商户直接售卖及提供，就指定商户或指定商户的回购商所提供的产品及服务，我们概不负责。
- (g) 您必须保留所有产品交易的签账存根或正式交易纪录的正本。如有任何争议，我们或会随时要求您提供有关存根、交易纪录及 / 或其他证据，以作核实并保存。
- (h) 如我们认为您有任何欺诈或滥用行为，您将不可参与此计划。我们亦可从您的信用卡扣除本计划之所有结欠，或取消您的信用卡。
- (i) 就本计划如有任何争议，本行保留最终决定权。

2. 计划终止

- (a) 若合资格信用卡户口或计划一旦因任何原因终止，本计划之分期供款表下每月分期之所有结欠，包括适用之回购价值保证将即时到期缴付，并从信用卡户口中自动志账。
- (b) 我们有权随时取消或终止此计划。

3. 适用之条款及细则

- (a) 合资格信用卡、商户免息分期付款计划、「奖赏钱」计划、Reward+ 及所有其他适用的现行推广活动的条款及细则继续适用。
- (b) 我们有权随时更改或修改此计划之条款及细则。除非我们於更改生效日期前实际收到所有剩馀未清还的分期金额及任何应缴付的利息及手续费的总金额，否则您须受有关更改约束。有关最新之计划内容及条款及细则，请参阅我们的网页。



4. 适用法律及管辖权

- (a) 本条款及细则受香港法律管辖并按其诠释。
- (b) 本条款及细则受现行监管规定约束。
- (c) 本条款及细则的英文及中文版本如有任何不一致，概以英文版本为准。本条款及细则的任何中文版本仅供参考。

词汇定义

1. 「计划」指 iPhone for Life 付款计划。
2. 「合格信用卡」指由香港上海汇丰银行有限公司（及其继承人及受让人）於香港发出的港币个人基本卡、综合及独立户口附属卡。汇丰Pulse银联双币钻石信用卡及汇丰银联双币信用卡并非合格信用卡。
3. 「商户免息分期付款计划」指由香港上海汇丰银行有限公司（及其继承人及受让人）於香港不时提供的信用卡商户免息分期付款计划。您於指定商户消费时以汇丰信用卡作免息分期付款。指定商户可供选择之分期月数各有不同，亦可能会设有参与免息分期付款计划之最低签账要求。
4. 「产品」是指由我们和指定商户不定时共同指定适用于 iPhone for Life 付款计划的特定 iPhone 型号。
5. 「产品退还选择权」是指由指定商户提供予您可以回购价值保证退还产品的行使权。
6. 「指定商户」是指3香港、中国移动香港、csl/1010、香港宽频、数码通电讯有限公司及电讯数码SUN Mobile。
7. 「回购价值保证」是指由指定商户提供产品退还选择下定义的产品的剩餘回购价值。
8. 「香港」指中华人民共和国香港特别行政区。
9. 「我」或「我们」是指香港上海汇丰银行有限公司及其继承人及受让人。
10. 「您」或「您们」是指获本行发出有资格参与「iPhone for Life付款计划」的信用卡（不论是基本卡或附属信用卡）的人士。

由 2022 年 9 月 13 日起生效

借定唔借？还得到先好借！

Terms and Conditions for iPhone for Life Programme applicable to Personal Credit Card Cardholders (“Terms and Conditions”)

General Terms and Conditions

1. iPhone for Life

- (a) iPhone for Life is a programme under which you may purchase a Product using an Eligible Credit Card under Interest-free Merchant Instalment Plan of more than 24 monthly instalment payments.
- (b) You will need to make 24 monthly instalment payments according to the repayment schedule, and the remaining instalments represents the Guaranteed Buy-Back Value. Upon full repayment of the 24 monthly instalment payments, you may elect to exercise the Product Return Option provided by the Designated Merchants to return the Product to the respective Designated Merchants to receive the Product’s Guaranteed Buy-Back Value from the Designated Merchants, if:
 - i. the Product is returned to the same Designated Merchants from whom the Product was purchased; and
 - ii. the Product shall meet all the function conditions and relevant requirements as assessed and designated by the Designated Merchants in accordance with the product acceptance criteria under the respective terms and conditions of Product Return Option, which may vary from time to time. For details, please contact the Designated Merchants;

Alternatively, you may choose not to exercise the Product Return Option and continue to pay for the remaining instalments according to the repayment schedule.

- (c) You are eligible to apply for the Programme if you hold an Eligible Credit Card and your credit card account is valid and in good standing.
- (d) The duration of the Programme is subject to the dates announced by the Designated Merchants.
- (e) The Product Return Option is solely provided by and at the absolute discretion of the Designated Merchants. In the event the Designated Merchants fails to buy back the Product at the Guaranteed Buy-Back Value, including without limitation in the event of bankruptcy or winding up of the Designated Merchants, the Designated Merchants shall be solely responsible for disputes, enquires, liabilities and complaints in relation to the Product, Product Return Option, and the Guaranteed Buy-Back Value and its related services.
- (f) The Product is directly sold and supplied by the Designated Merchants. We are not liable for the goods and services provided by any merchants or its trade-in partners.
- (g) You have to keep all original sales slips or official payment records of the Product. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
- (h) If we believe that you have acted in a fraudulent or abusive way, you will not be able to participate in the Programme and we can debit your credit card to repay all outstanding balance or cancel your credit card.
- (i) In case of dispute arising out of this Programme, our decision shall be final and conclusive.

2. Termination

- (a) Upon termination of the Eligible Credit Card, Eligible Credit Card account or the Programme for any reasons, all outstanding balance of the monthly instalment payments under the repayment schedule of the Programme, including the applicable Guaranteed Buy-Back Value, will become immediately due and payable by you and will be automatically posted in full amount from the Eligible Credit Card account.
- (b) We reserve the right to cancel or terminate the Programme at any time.

3. Applicable Terms and Conditions

- (a) The terms and conditions of the Eligible Credit Card, Interest-free Merchant Instalment Plan, RewardCash Programme, Reward+ and all other applicable prevailing promotions offered by us will continue to apply.
- (b) We have the right to change or cancel the Programme or vary the terms and conditions of the Programme from time to time. You will be bound by a variation unless we actually receive full payment of the total amount of all instalment outstanding under the Programme before the date on which that variation takes effect. Please check our website for the latest details and terms and conditions of the Programme.

4. Governing Law and Version

- (a) These Terms and Conditions are governed by and will be construed according to Hong Kong laws.
- (b) Our provision and your use of the Interest-free Merchant Instalment Plan are subject to any applicable regulatory requirements.
- (c) The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

1. **“Programme”** means the iPhone for Life Programme.
2. **“Eligible Credit Card”** means any Hong Kong Dollar 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). HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Card are not Eligible Credit Cards.
3. **“Interest-free Merchant Instalment Plan”** means the credit card interest-free merchant instalment plan offered by the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time. You may pay a transaction by Interest-free Merchant Instalment at Designated Merchants using HSBC credit cards. Designated Merchants might provide various repayment tenors and may require minimum transaction amount.
4. **“Product”** means specific iPhone models that we and the Designated Merchants may jointly decide to make available under the Programme from time to time.
5. **“Product Return Option”** means the option provided by the Designated Merchants that may be exercised by you to return the Product to the respective merchant to receive the Product’s Guaranteed Buy-Back Value.
6. **“Designated Merchants”** means 3HK, China Mobile Hong Kong, csl/1010, HKBN, SmarTone, and Telecom Digital SUN Mobile.
7. **“Guaranteed Buy-Back Value”** means a residual buy back value of the Product offered by the Designated Merchants under the Product Return Option as specified by the Designated Merchants from time to time.
8. **“Hong Kong”** means the Hong Kong Special Administrative Region of the People’s Republic of China.
9. **we, us, our** means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.
10. **you or your** means the person to whom we issue a credit card (whether a primary or an additional credit card) that is eligible for the Programme.

Effective from 13 September 2022

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