



滙豐信用卡iPhone for Life付款計劃之條款及細則(「條款及細則」)

一般條款及細則

1. iPhone for Life

- (a) iPhone for Life 付款計劃是指以滙豐信用卡購買產品並透過商戶免息分期作 24 個月以上之分期付款。
- (b) 您須根據分期供款計劃每月繳付款項直至第 24 期，而餘下期數款項相等於指定商戶釐訂之適用回購價值保證的款項。於全數繳付第 24 期供款後，您可選擇行使產品退還選擇權向指定商戶以其提供的回購價值保證退還產品，若：
 - i. 您將產品退還予購買該產品時的同一個指定商戶；及
 - ii. 該產品應符合指定商戶根據相應之產品退還條款及細則中所列之產品驗收標準評估，並符合所有功能條件，該條款及細則或會不時更改，詳情請向指定商戶查詢；您亦可選擇不行使該產品退還選擇權而繼續根據分期供款計劃按時繳付餘下款項。
- (c) 您須持有合資格信用卡及您的信用卡戶口在整個計劃期間仍然有效及信用狀況良好。
- (d) 計劃推廣期以指定商戶公佈的日期為準。
- (e) 產品退還選擇權全權由指定商戶提供並自行決定。若指定商戶出於任何原因（包括但不限於破產或清盤）而未能提供產品退還選擇權，指定商戶需全權負責一切關於產品、產品退還選擇權、回購價值保證及相關服務之爭議、諮詢、責任及投訴。
- (f) 計劃所涉及之所有產品由指定商戶直接售賣及提供，就指定商戶或指定商戶的回購商所提供的產品及服務，我們概不負責。
- (g) 您必須保留所有產品交易的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們或會隨時要求您提供有關存根、交易紀錄及/或其他證據，以作核實並保存。
- (h) 如我們認為您有任何欺詐或濫用行為，您將不可參與此計劃。我們亦可從您的信用卡扣除本計劃之所有結欠，或取消您的信用卡。
- (i) 就本計劃如有任何爭議，本行保留最終決定權。

2. 計劃終止

- (a) 若合資格信用卡戶口或計劃一旦因任何原因終止，本計劃之分期供款表下每月分期之所有結欠，包括適用之回購價值保證將即時到期繳付，並從信用卡戶口中自動誌賬。
- (b) 我們有權隨時取消或終止此計劃。

3. 適用之條款及細則

- (a) 合資格信用卡、商戶免息分期付款計劃、「獎賞錢」計劃、Reward+ 及所有其他適用的現行推廣活動的條款及細則繼續適用。
- (b) 我們有權隨時更改或修改此計劃之條款及細則。除非我們於更改生效日期前實際收到所有剩餘未清還的分期金額及任何應繳付的利息及手續費的總金額，否則您須受有關更改約束。有關最新之計劃內容及條款及細則，請參閱我們的網頁。



4. 適用法律及管轄權

- (a) 本條款及細則受香港法律管轄並按其詮釋。
- (b) 本條款及細則受現行監管規定約束。
- (c) 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

詞彙定義

1. 「計劃」指 iPhone for Life 付款計劃。
2. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本卡、綜合及獨立戶口附屬卡。滙豐Pulse銀聯雙幣鑽石信用卡及滙豐銀聯雙幣信用卡並非合資格信用卡。
3. 「商戶免息分期付款計劃」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡商戶免息分期付款計劃。您於指定商戶消費時以滙豐信用卡作免息分期付款。指定商戶可供選擇之分期月數各有不同，亦可能會設有參與免息分期付款計劃之最低簽賬要求。
4. 「產品」是指由我們和指定商戶不定時共同指定適用於 iPhone for Life 付款計劃的特定 iPhone 型號。
5. 「產品退還選擇權」是指由指定商戶提供予您可以回購價值保證退還產品的行使權。
6. 「指定商戶」是指3香港、中國移動香港、csl/1010、香港寬頻、數碼通電訊有限公司及電訊數碼SUN Mobile。
7. 「回購價值保證」是指由指定商戶提供產品退還選擇下定義的產品的剩餘回購價值。
8. 「香港」指中華人民共和國香港特別行政區。
9. 「我」或「我們」是指香港上海滙豐銀行有限公司及其繼承人及受讓人。
10. 「您」或「您們」是指獲本行發出有資格參與「iPhone for Life付款計劃」的信用卡（不論是基本卡或附屬信用卡）的人士。

由 2022 年 9 月 13 日起生效

借定唔借？還得到先好借！

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!