

HSBC Pulse UnionPay Dual Currency Diamond Credit Card Special Reward Promotion 2023 Terms and Conditions

When can you enjoy the offer

1. The promotional period is from 1 January 2023 until 31 December 2023, both days inclusive.

What is the offer

2. During the promotional period, you will be entitled to extra 5 times RewardCash for the Eligible Transactions (which are made through QR Code Payment and/or Mobile Payment in Mainland China and Macau) with your Eligible Credit Card.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period;
 - b. pay with an Eligible Credit Card for Eligible Transactions during the promotional period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

Read before you enjoy the offer

5. The offer is only applicable to HSBC Pulse UnionPay Dual Currency Diamond Credit Card.
6. You have to keep all original sales slips or official payment records of the Eligible Transactions. 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.
7. Your first HK\$80,000 Eligible Transactions are entitled to receive the offer. For calculation, Eligible Transactions conducted by all primary and additional credit card accounts under a cardholder with the same HKID/Passport number will be combined; and transactions conducted in Macau Pataca will be converted to Hong Kong Dollar. Calculation is determined by the transaction date of Eligible Transaction.
8. Extra RewardCash earned from this offer will be credited to the respective Eligible Credit Card account, and will be indicated as "Mainland China & Macau" spend shown on the monthly credit card statement. Any odd dollars remaining as of a statement date will be carried forward to the subsequent statement months for calculating RewardCash entitlement. Extra RewardCash under this promotion will be credited in the same way as the Bank's RewardCash Programme.
9. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.

10. The extra RewardCash under this offer will be awarded in addition to the Basic Reward under the RewardCash Programme that we offer.
11. 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.
12. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
13. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
14. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
15. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
16. 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

17. **"Eligible Credit Card"** means any personal primary or additional HSBC Pulse UnionPay Dual Currency Diamond Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **"Eligible Transactions"** are Renminbi and/or Macau Pataca transactions made using an Eligible Credit Card through QR Code Payment and/or Mobile Payment, and conducted in Mainland China and Macau according to the country codes issued by UnionPay during the promotional period. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank.

These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges;
- Transactions made in Hong Kong and countries/regions other than Mainland China and Macau;
- Transactions made in Hong Kong Dollars and currencies other than Renminbi and Macau Pataca;
- Other transactions:
 - o mail, fax and telephone orders;
 - o bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - o purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means and reload to PayMe);
 - o transactions (including top-up transactions) made via e-wallets;
 - o Octopus automatic add-value services transactions;
 - o cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - o monthly instalment(s) of Cash Instalment Plan,

Cash Credit Plan, Spending Instalment Plan or other instalment plans (excluding monthly purchase instalment at merchants);

- o transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - o transactions at financial institutions (including purchase of merchandise and services from banks);
 - o wire transfers;
 - o betting and gambling transactions;
 - o tax payments;
 - o all unposted/cancelled/refunded transactions.
19. **"QR Code Payment"** means the QR Code Payment function in HSBC Reward+ App or UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code. Please note that only primary cardholders are able to use the QR Code Payment function.
 20. **"Mobile Payment"** means using Apple Pay, Google Pay or Samsung Pay that linked to an Eligible Credit Card for payment.
 21. **"Basic Reward"** of HSBC Pulse UnionPay Dual Currency Diamond Credit Card is \$1 RewardCash for every HK\$250 spent with Hong Kong Dollar sub-account, or RMB250 spent with Renminbi sub-account.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is a trademark of Google LLC.

Samsung Pay is a registered trademark of Samsung Electronics Co.,Ltd.

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

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

滙豐Pulse銀聯雙幣鑽石信用卡 特別獎賞推廣2023條款及細則

優惠推廣期

1. 優惠推廣期為2023年1月1日至12月31日(包括首尾兩日)。

優惠詳情

2. 於推廣期內，以合資格信用卡進行的合資格簽賬(須於中國內地及澳門透過二維碼付款及/或流動電話付款)可獲享額外5倍「獎賞錢」。

如何獲享優惠

3. 您可於優惠推廣期內獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；及
 - b. 於推廣期內以合資格信用卡作合資格簽賬。
4. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。

獲享優惠前須注意事項

5. 本優惠只適用於滙豐Pulse銀聯雙幣鑽石信用卡。
6. 您必須保留所有合資格簽賬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。
7. 您的首港幣80,000元合資格簽賬可獲享額外「獎賞錢」。在計算首港幣80,000元合資格簽賬時，同一持卡人名下(以同一香港身份證或護照號碼為準)所有的合資格基本卡及附屬卡的合資格簽賬將會合併計算；而所有以澳門元簽賬的交易將被兌換至港幣計算。額外「獎賞錢」將根據每單合資格交易日期計算。
8. 您所獲取的額外「獎賞錢」將直接存入相關的信用卡戶口內，及信用卡月結單上顯示有關詳情；而剩餘金額(如有)將帶往下一次簽賬以累積計算可獲得的「獎賞錢」。於結單日後，所有餘額將帶往下一個結單日作往後計算賺取的「獎賞錢」。本推廣的額外「獎賞錢」將按本行「獎賞錢」計劃的同一方式存入有關信用卡戶口內。
9. 如持卡人為綜合戶口附屬卡持卡人，則主卡及附屬卡持卡人均可享用已誌入該附屬卡戶口內的額外「獎賞錢」。

10. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。
11. 於獲享額外「獎賞錢」後，如用作計算額外「獎賞錢」的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外「獎賞錢」而不作事先通知。
12. 合資格信用卡及「獎賞錢」計劃的條款及細則繼續適用。
13. 我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱我們的網頁。
14. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
15. 就本推廣如有任何爭議，我們保留最終決定權。
16. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

17. 「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)於香港發出的滙豐Pulse 銀聯雙幣鑽石個人基本卡及附屬卡。
18. 「合資格簽賬」指推廣期內以合資格信用卡透過二維碼付款及/或流動電話付款的人民幣及/或澳門元簽賬交易。有關交易須於中國內地及澳門進行，並根據中國銀聯所設定的國家代碼釐定。本行保留有關合資格簽賬的最終決定權。以下交易並不是合資格簽賬：
 - 財務及銀行費用：年費、財務費用、逾期費用；
 - 於香港或其他非中國內地及澳門進行的簽賬交易；
 - 以港幣或其他非人民幣及澳門元的外幣進行的簽賬交易；
 - 其他交易：
 - 郵購、傳真及電話訂購；
 - 透過滙豐流動理財及/或網上理財繳費；
 - 購買及/或充值儲值卡或電子錢包(包括(「八達通自動增值」服務、增值八達通之簽賬及PayMe 增值)；
 - 以電子錢包所作的交易(包括增值電子錢包)；
 - 八達通自動增值；
 - 現金貸款、「現金套現」分期計劃及「現金套現」計劃的提款金額；

- 「現金套現」分期計劃及「現金套現」計劃及「簽賬分期計劃」及(其他分期計劃之每月供款金額(但不包括商戶分期付款每月供款)；
 - 於非金融機構的交易(包括購買外匯、匯票及旅行支票)；
 - 於金融機構的交易(包括購買銀行產品及服務)；
 - 電匯；
 - 賭博交易；
 - 繳稅；
 - 所有未誌賬/取消/退款的交易。
19. 「二維碼付款」指使用Reward+或雲閃付App之二維碼付款功能，於受理銀聯二維碼的商戶，透過掃描您的專屬付款碼或商戶的二維碼以作付款。滙豐信用卡二維碼付款功能只開放給銀聯雙幣信用卡主卡持有人。
 20. 「流動電話付款」指透過已加入合資格信用卡的Apple Pay、Google Pay或Samsung Pay付款。
 21. 「基本「獎賞錢」」指以滙豐Pulse銀聯雙幣鑽石卡於港幣子戶口簽賬每港幣250元；或人民幣子戶口簽賬每人民幣250元，即可賺取\$1「獎賞錢」。

Apple Pay為Apple Inc.商標，已於美國及其他國家/地區註冊。

Google Play標記為Google LLC的商標。

Samsung Pay為Samsung Electronics Co., Ltd.之商標或註冊商標。

借定唔借？還得到先好借！

注意：如中文譯本與英文本在文義上出現分歧，概以英文本為準。