Terms and Conditions for HSBC EveryMile Credit Card Reward Scheme (the "Reward")

General Terms and Conditions

1. The Reward is only applicable to HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assignees) which is valid and in good standing ("EveryMile Card", such holder, "Cardholder(s)").
2. The promotion period of HSBC EveryMile Credit Card Reward Scheme (the "Reward") is from 1 July 2026 to 31 December 2026, both dates inclusive (collectively, "Promotion Period").
3. HSBC EveryMile Credit Card is not an eligible credit card to enjoy "Red Hot Rewards of Your Choice", "HSBC Visa Signature Card Exclusive Offers" and "HSBC Visa Signature Card Special Reward Promotion".
4. The terms and conditions of (i) the Credit Card Terms with the Bank; (ii) the RewardCash programme, (iii) HSBC Reward+ App, and (iv) all other applicable prevailing promotions (unless specified) offered by the Bank will continue to apply. The Bank reserves the right to amend these terms and conditions and to terminate the Reward at any time. The latest details of the Reward and any revised terms and conditions will be made available on the relevant website as soon as practicable.
5. In case of disputes arising out of the Reward, the decision of the Bank shall be final and conclusive.
6. These terms and conditions are subject to prevailing regulatory requirements.
7. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.
9. Each of the Bank, participating merchants and you submit to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.
10. No person other than you and us which include our successors and assigns 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.
11. "Bank" and "HSBC" refer to The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

Additional Terms & Conditions

1. Cardholders can enjoy preferential rate when converting RewardCash into miles or points of frequent flyer programmes and hotel loyalty programmes on HSBC Reward+ App ("Preferential Rate"). Preferential Rate may be subject to change from time to time, Cardholders may refer to HSBC Reward+ App for the latest Preferential Rate. Cardholders have to accept the terms and conditions of HSBC Reward+ App before conducting the conversion.
2. Cardholders will be entitled to receive RewardCash for the following categories of transactions made with their EveryMile Card ("Eligible Transactions"). The basic reward is $1 RewardCash for every HKD250 of Eligible Transactions, which is equivalent to 0.4% RewardCash rebate ("Basic Reward").

Category	Eligible Transactions	Total RewardCash Entitled (including the Basic Reward)	Illustration of RewardCash Entitled	Equivalent Mile Earn Rate (based on the latest Preferential Rate*)
(a)	Designated Everyday and Travel Spend (Café & light meals, Local transportation, Cross-border transportation and Travel services)#	**6.25 Times** of Basic Reward	**6.25 Times x 0.4% = 2.5% RewardCash rebate**	**HKD2 spend = 1 mile**
(b)	Local and Overseas Purchases^	**2.5 Times** of Basic Reward	**2.5 Times x 0.4% = 1% RewardCash rebate**	**HKD5 spend = 1 mile**

(c)	Octopus Automatic Add Value Service, Octopus top-up transactions, online bill payment transactions+ and other designated transactions Φ	**1 Time** of Basic Reward	**1 Time x 0.4% = 0.4% RewardCash rebate**	**HKD12.5 spend = 1 mile**

* As of October 2021, the latest preferential rate is $1 RewardCash to 20 miles or points.
# Full list of the selected spending categories or merchants as defined under Designated Everyday and Travel Spend ("Selected Merchants") could be found at www.hsbc.com.hk/emrewards, or upon calling our customer service hotline 2233 3000. Selected Merchants are defined according to the merchant code / transaction types as defined by VISA International or a merchant's acquiring bank. Only transactions supported by official payment records and made at Selected Merchants are considered as Eligible Transactions. The Bank may add, amend or remove any Selected Merchants from the list at any time without prior notice.
^Local and Overseas Purchases are only Eligible Transactions if they are supported by official payment records and do not fall within category (a) or (c).
+Online bill payments transactions are Eligible Transactions if they are supported by official payment records and are i) bill payment transactions made via HSBC Mobile and Online Banking; or ii) classified as online bill payment transactions according to the merchant codes/transaction types (as defined by VISA International or a merchant's acquiring bank) and made using a bill payment platform as determined by VISA International or the Bank.
Φ Other designated transactions are Eligible Transactions if they are supported by official payment records and fall under one of the following types, regardless of the transaction country and currency, including but not limited to i) local supermarket transactions, ii) insurance premium payment, iii) payment for securities trading, iv) payment of rentals / property management fee and v) payment for advertising services.

Below example illustrates miles earned per HKD1,000 spending under different categories (as defined in Clause 2 above)

Category	**Eligible Transactions**	**Total RewardCash Entitled**	**Illustration of Miles Entitled** ($1 RewardCash = 20 Miles)	**Equivalent Mile Earn Rate**
(a)	Designated Everyday and Travel Spend	HKD1,000 x 2.5% = **$25 RewardCash**	$25 RewardCash x 20 Miles = **500 Miles**	**HKD2 spend = 1 mile**
(b)	Local and Overseas Purchases	HKD1,000 x 1% = **$10 RewardCash**	$10 RewardCash x 20 Miles = **200 Miles**	**HKD5 spend = 1 mile**
(c)	Other Eligible Transactions	HKD1,000 x 0.4% = **$4 RewardCash**	$4 RewardCash x 20 Miles = **80 Miles**	**HKD12.5 spend = 1 mile**

3. These are not Eligible Transactions:
   i) Finance and bank charges
   ii) Cash advance and withdrawals under a cash or spending instalment plan
   iii) Tax payment
   iv) Purchases and/or reload of stored value cards or e-Wallets (except for Octopus Automatic Add Value Service and other Octopus top-up transactions)
   v) Transactions (including top-up transactions) made via e-Wallets
   vi) Spending types that do not earn RewardCash as defined in RewardCash Programme Terms and Conditions from time to time
4. If a transaction falls within more than one categories of Eligible Transactions as defined in Clause 2(a)-2(c) above, then it will be classified as Eligible Transaction once, according to the following order:
   i) Octopus Automatic Add Value Service, Octopus top-up transactions, online bill payment transactions and other designated transactions
   ii) Designated Everyday and Travel Spend
   iii) Local and Overseas Purchases
5. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank has no obligation to clarify which transactions are Eligible Transactions or which are eligible for RewardCash before a Cardholder conducts a transaction. If a transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the respective EveryMile Card statement.
6. Transactions which are un-posted, cancelled or subsequently refunded to the Cardholder's EveryMile Card account ("Invalid Transactions") will not be counted as Eligible Transactions. Any RewardCash awarded in respect of Invalid Transactions may be deducted, charged or repayable in accordance with Clause 8.

7. If the Bank determines in its sole discretion that the Cardholder is using its credit card in a fraudulent or an abusive manner then this may result in the Bank suspending and/or forfeiting the Cardholder's eligibility to receive or use the RewardCash under the Reward as well as suspension and/or cancellation of the Cardholder's credit card(s). Examples of such fraudulent or abusive use include a Cardholder:

    i) using a personal credit card for trading, business or commercial purposes; and
    ii) using a credit card to make a transaction or a series of transactions which do not result in a good faith purchase of goods or services or valid bill payment.

8. The Bank may request supporting documents for any underlying transactions to determine whether there has been any fraudulent or abusive use of the credit card. If the Bank determines, in its absolute discretion, that a Cardholder has acted in a fraudulent or abusive manner, or if an Invalid Transaction has occurred, then the Bank may in respect of all such transactions and without further notice to the Cardholder, deduct an amount equal to the value of any RewardCash awarded in respect of such transactions from: (i) the associated credit card account; and/or (ii) any bank account which the Cardholder has with the Bank. Any RewardCash amount obtained by Cardholder in respect of any fraudulent or abusive use of the credit card shall become immediately due and repayable by the Cardholder to the Bank.

9. The Bank accepts no liability in respect of the quality of the goods and services provided by merchants or any additional offers/discounts which any merchants may or may not offer. Cardholders are advised to check the details and related terms and conditions with the merchants directly.

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