



Terms and Conditions for HSBC Credit Card Online Application Welcome Offer

When can you enjoy the offer

1. The promotional period is from 1 November 2020 to 28 February 2021.

What is the offer

2. During the promotional period, you can apply for an Eligible Credit Card through the HSBC website or HSBC Internet Banking. If your application is approved, you can receive a Welcome Gift of \$700 RewardCash (for New Credit Card Customers) or \$200 RewardCash (for Existing Credit Card Customers) when you use the Eligible Credit Card to make Eligible Transactions of HK\$/RMB 6,000 or above within the first 60 calendar days after card issuance.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you:
 - a. have cancelled any personal primary credit card we issued on or after 1 May 2020; or
 - b. are an additional card applicant.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account within 2 months once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which the Welcome Gift was awarded is subsequently reversed or if your Eligible Credit Card is cancelled within 13 months from its issuance, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. Your Eligible Credit Card and additional card(s) applied under the same application form can enjoy:
 - a. a 2-year credit card annual fee waiver (applicable to HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card); or
 - b. a perpetual credit card annual fee waiver (applicable to HSBC Red Credit Card).



Read before you enjoy the offer

8. Any spending in RMB applies only to the HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card. In calculating the Eligible Transactions, the conversion rate of HK\$ and RMB will be 1:1.
9. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
10. You can only enjoy the Welcome Offer once under this promotion.
11. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
12. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply. The terms and conditions of the "HSBC Red Credit Card Reward Scheme" will also apply to the HSBC Red Credit Card.
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 may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
15. In case of any dispute arising out of your Eligible Credit Card application and 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 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"** refers to any Hong Kong Dollar personal primary HSBC Red Credit Card, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

18. "Eligible Transactions" refer to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges;
- Transactions made with additional card(s);
- Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

19. "Existing Credit Card Customers" refer to customers with any approved personal primary credit card when we process the application for an Eligible Credit Card.

20. "New Credit Card Customers" refer to customers without any approved personal primary credit card when we process the application for an Eligible Credit Card.

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