



Terms and Conditions for HSBC Red Credit Card Welcome Offer

When can you enjoy the offer

1. The promotional period is from 21 May 2020 to 31 October 2020.

What is the offer

2. During the promotional period, you can apply for an HSBC Red Credit Card. If your application is approved and you use the HSBC Red Credit Card to make Eligible Transactions of HK\$8,000 or above within the first 60 calendar days after card issuance, you will be entitled to receive ONE of the following Welcome Gifts:
 - a. \$800 RewardCash (for New Credit Card Customers) or \$300 RewardCash (for Existing Credit Card Customers); or
 - b. Wellcome supermarket vouchers worth HK\$800 (for New Credit Card Customers) or HK\$300 (for Existing Credit Card Customers).

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an HSBC Red 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 20 November 2019; 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, the respective arrangements below will apply to your chosen Welcome Gift:
 - a. RewardCash:

We will credit the RewardCash to your HSBC Red Credit Card account within 2 months once you fulfil the requirements under Clause 2.
 - b. Wellcome supermarket vouchers:

After you fulfil the requirements under Clause 2, we will send you a redemption letter detailing the voucher collection arrangement to your local correspondence address on our records by local mail (overseas address will not be covered) following the schedule below. You will be entitled to receive one redemption letter only, and no replacement will be sent in case of loss or damage.

Fulfilment of the spending requirement (within the first 60 calendar days from card issuance)	Redemption letter will be posted in
21 May to 31 August 2020	October 2020
1 September to 30 November 2020	January 2021
After 30 November 2020	April 2021

6. If any transaction(s) for which the Welcome Gift was awarded is subsequently reversed or if your HSBC Red 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. You can enjoy a perpetual credit card annual fee waiver for your successfully applied HSBC Red Credit Card and additional card(s).

Read before you enjoy the offer

8. 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.
9. You can only enjoy ONE of the Welcome Gifts once under this promotion. You cannot change your Welcome Gift preference once you have indicated it on the credit card application form. If you have not indicated your preference or have chosen more than one gift, we will assign RewardCash by default as your Welcome Gift.
10. 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.
11. The Wellcome supermarket vouchers cannot be converted into cash and are only available while stock lasts. We reserve the right to replace them with the equivalent value of RewardCash without further notice. In the event of overwhelming response, you may experience some delay in the voucher collection arrangement. If so, we will notify you of the relevant arrangements in the redemption letter (see clause 5(b) for details).
12. All photos and product descriptions relating to the Wellcome supermarket vouchers are for reference only and are provided by the relevant manufacturer(s) and/or supplier(s), who are solely responsible for the quality and availability of the products and services provided, for which we assume no liability.
13. The terms and conditions of the "HSBC Red Credit Card Reward Scheme", RewardCash Programme and Wellcome supermarket voucher will apply.

14. 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.
15. 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.
16. In case of any dispute arising out of your HSBC Red Credit Card application and this promotion, our decision shall be final and conclusive.
17. 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

18. **“HSBC Red Credit Card”** refers to Hong Kong Dollar personal primary HSBC Red Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **“Eligible Transactions”** refer to cumulative net spending of transactions conducted with an HSBC Red 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 without the need to present physical credit card (other than online transactions): mail, fax and telephone orders;
 - Transactions made with additional card(s);
 - Other transactions:
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards or e-wallets (other than Octopus automatic add-value 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.

20. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card when we process the application for an HSBC Red Credit Card.

21. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card when we process the application for an HSBC Red Credit Card.

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