



Promotional Terms and Conditions for Spending Instalment Plan

When can you enjoy the offer

1. The promotional period for the offer is from 3 February 2020 to 31 January 2021.

What is the offer

2. During the promotional period, you can receive 3-month handling fee rebate for the Spending Instalment Plan applied for transactions at Designated Merchants and the approved Spending Instalment Plan amount reaches HK\$5,000 or above (regardless of the transaction amount of Designated Merchants). Promotional period start date may vary for each Designated Merchant, details are included in the Designated Merchants term below. The amount of 3-month handling fee rebate offer is calculated based on the transaction amount at Designated Merchants or the approved amount of the Spending Instalment Plan, whichever is lower.
3. Each Eligible Cardholder is entitled to the offer once only during each of the period of 3 February 2020 – 31 May 2020, 1 June 2020 – 30 September 2020 and 1 October 2020 – 31 January 2021. The first approved Spending Instalment Plan in each of the aforesaid periods will be eligible for the Handling Fee Rebate Offer.

How can you enjoy the offer

4. You can enjoy the offer if you submit an application for the Spending Instalment Plan to HSBC with successful approval during the promotional period and fulfil the specified requirements mentioned under Clause 2.
5. You cannot exchange the offer for cash, withdrawn as a cash advance and is not transferable.
6. Spending credit will be credited to an Eligible Cardholder's HSBC credit card account within 4 months from the approval date. If an Eligible Cardholder makes early repayment or cancels the Spending Instalment Plan before the spending credit fulfilment, no spending credit will be offered. If an Eligible Cardholder makes early repayment of the withdrawal amount or cancels the Spending Instalment Plan after the spending credit fulfilment, we can debit the same spending credit amount from the Eligible Cardholder's HSBC credit card account.

Read before you enjoy the offer

7. We can amend these terms and conditions or terminate/ suspend the offers, and have the final decision on all matters and disputes arising out of the offers.
8. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
9. 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 these terms and conditions, the English version shall apply and prevail.

What these terms mean

10. "Spending Instalment Plan" means the credit card spending instalment plan offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time.
11. "Eligible Cardholder" means a customer who submits an application for the Spending Instalment Plan with successful approval during the Promotional Period and fulfils the specified requirements mentioned above is eligible for the offers under this promotion.
12. "Designated Merchants" refer to Fook Ming Tong Tea Shop, Madera Residences, KeyChain Pay, East Ocean Restaurant, East Ocean Seaview Restaurant, East Ocean-Lafayette, Victoria City Restaurant, Red Wine Village, Premier Food Ltd., Emack & Bolio's, Style50s Home Decor, Lam Kie Yuen Tea Co. Ltd., Hotel Pennington by Rhombus - Aqua on Pennington, Simplii Yours, Scarlett Café & Wine Bar, NAIL ME, EF English Centers, MSL Nutritional Diet Centre Company Limited, The Little Gym, Madera Yoga, Progene Molecular Diagnostic Center, HK International Medical Centre, Exclusivités, Panasonic Showroom, Ninki Denki, Capillus, Tavolo Kids Living, Harmont & Blaine, SAVE MY BAG, Ashworth, NANNINI, MALL RIVER, SILVER'N GRACE, Byford, Culture Homes, AUSupreme, Lukfook Jewellery, Agoda and Hotels.com with promotional period starting from 3 February 2020.

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