



## Terms and Conditions for HSBC Visa Gold Card for Students Welcome Offer

### When can you enjoy the offer

1. The promotional period is from 7 March 2020 to 1 March 2021.

### What is the offer

2. During the promotional period, you can apply for an HSBC Visa Gold Card for Students through HSBC branches, the HSBC website or HSBC Internet Banking. If your application is approved, you can receive a Welcome Gift of \$300 RewardCash when you use your HSBC Visa Gold Card for Students to make Eligible Transactions of HK\$2,000 or above within the first 60 calendar days after the card is issued.

### How can you enjoy the offer

3. You can enjoy the offer if you:
  - a. hold an HSBC Visa Gold Card for Students 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 have cancelled any personal primary credit card we issued on or after 1 September 2019.
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 HSBC Visa Gold Card for Students within 2 months once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which RewardCash was awarded is subsequently reversed or if your HSBC Visa Gold Card for Students is cancelled within 13 months from its issuance, we may deduct the RewardCash from your account without notice.

### About annual fee waiver

7. You can enjoy a perpetual credit card annual fee waiver for your HSBC Visa Gold Card for Students successfully applied.

### 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 the welcome offer once under this promotion.

10. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, you may only enjoy the promotional offer under one of the promotions at our discretion, unless otherwise specified.
11. The terms and conditions of HSBC Visa Gold Card for Students and RewardCash Programme will apply.
12. 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.
13. 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 RewardCash or debit your credit card to deduct the equivalent amount of any offer you have enjoyed, or cancel your credit card.
14. In case of any dispute arising out of your HSBC Visa Gold Card for Students application and this promotion, our decision shall be final and conclusive.
15. 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**

16. **“HSBC Visa Gold Card for Students”** refers to Hong Kong Dollar personal primary HSBC Visa Gold Card for Students issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
17. **“Eligible Transactions”** refer to cumulative net spending of any transaction conducted with an HSBC Visa Gold Card for Students 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;



- transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
- 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.

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