



2020 Red Hot Rewards of Your Choice Terms and Conditions

When can you enjoy the offer

1. The promotional period is from 1 January 2020 to 31 December 2020.

What is the offer

2. During the Effective Period, you can receive an extra 5 times RewardCash for the Eligible Transactions made with your Eligible Credit Card. Your first HK\$100,000 of Eligible Transactions are entitled for the extra RewardCash.

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 Effective Period and the offer fulfilment period;
 - b. have successfully completed the Registration on or before 31 October 2020; and
 - c. pay with an Eligible Credit Card for Eligible Transactions during the Effective Period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
5. During the registration, you are required to select your preferred spending categories listed below and allocate the extra RewardCash to the spending categories you prefer. Once registered, the allocation of extra RewardCash multiplier across the selected spending categories cannot be changed or cancelled.
 - i) Dining –
All Eligible Transactions at dining outlets in Hong Kong classified as restaurants or dining merchants according to the merchant codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay. Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses, and the food and beverage services provided by the designated merchants of other spending categories are excluded.
 - ii) Entertainment –
All Eligible Transactions made at the designated merchants listed in this category. Online bill payment transactions made to designated telecom companies by HSBC Classic Card, HSBC Gold Card and HSBC UnionPay Dual Currency Credit Card are excluded.
 - iii) Home –
All Eligible Transactions made at the designated merchants listed in this category.
 - iv) Lifestyle –
All Eligible Transactions made at the designated merchants listed in this category.

- v) Mainland China and Macau Spending –
All Eligible Transactions made in Mainland China and Macau according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay. Any transactions made in Hong Kong are excluded in this category.
 - vi) Overseas Spending –
All Eligible Transactions made overseas (excluding Mainland China and Macau) according to the country codes issued by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited and China UnionPay.
6. For a full list of the designated merchants within categories (ii), (iii) and (iv), please refer to www.hsbc.com.hk/rewards.

Read before you enjoy the offer

- 7. You only need to register your Eligible Credit Card once. If you register more than once, your first successful Registration received by us will apply and will be automatically applied to all Eligible Credit Cards under your name. You will start earning extra RewardCash within 3 working days after completing the Registration successfully. Confirmation of successful Registration and Registration details will be shown on your next and subsequent (if any) credit card statements.
- 8. If your registration is unsuccessful, we will send a rejection notification to your e-mail address on our record (or in case there is no such record or if we believe the e-mail has not been successfully sent, the notification will be sent by mail to your correspondence address). If the registration is made with your combined additional card, the rejection notification (if any) will be sent by e-mail to the e-mail address of the holder of the additional card (or in case there is no such record or if we believe the e-mail has not been successfully sent, the notification will be sent by mail to the correspondence address of the holder of primary card).
- 9. Completion of the Registration does not guarantee the eligibility of a card, transactions or a cardholder for purposes of the offer and the calculation of the extra RewardCash.
- 10. For the purposes of calculating the first HK\$100,000, Eligible Transactions conducted by all primary and additional credit card accounts under your name with the same HKID/Passport number will be combined; and transactions conducted in a foreign currency will be converted to Hong Kong Dollar. Calculation of the extra RewardCash is determined by the transaction date of the Eligible Transaction.
- 11. Extra RewardCash earned with respect to each posted Eligible Transaction will be credited to the respective Eligible Credit Card account, and odd dollars spent, if any, will be carried forward to the next Eligible Transactions for the purpose of calculating RewardCash entitlement. Any odd dollars remaining as of a statement date will be carried forward to the subsequent statement months for calculating RewardCash entitlement. Extra RewardCash under this promotion will be credited in the same way as our RewardCash Programme.
- 12. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
- 13. The extra RewardCash under this offer will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
- 14. You have to keep all original sales slips of the Eligible Transactions. In case of any dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.

15. Where any extra RewardCash has been credited to your credit card account and there is a subsequent cancellation of any transactions upon which extra RewardCash has been awarded, we may debit your account with the entire amount of the requisite extra RewardCash without notice to you.
16. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
17. We accept no liability for the quality of goods and services provided by designated merchants involved in this promotion.
18. 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 extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
19. The offer under this promotion is subject to these terms and conditions. We can change or cancel the offer, or amend the list of designated merchants, or the terms and conditions. We will not be liable for any loss due to changes above-mentioned. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
20. In case of dispute arising out of the promotion, our decision shall be final and conclusive.
21. 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

22. **“Eligible Credit Card”** means any personal primary, combined additional or separate additional credit cards (including Private Label cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns), except HSBC Red Credit Card and standalone Private Label cards. All business cards, corporate cards, purchasing cards are excluded. Offers are applicable to UnionPay Dual Currency Credit Card and USD cardholders only at outlets accepting these cards for payment.
23. **“Eligible Transactions”** refer to the transactions (including monthly purchase instalment at merchants, phone orders, mail orders and online purchases) made with your Eligible Credit Card during the Effective Period which fall within your selected spending categories. Eligible Transactions do not include the following:
 - Finance and bank charges: annual fees, finance charges, late charges;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards;
 - transactions (including top-up transactions) made via e-wallets;
 - 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 (excluding monthly purchase instalment at merchants);
 - 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;
 - all unposted/cancelled/refunded transactions.

24. **“Effective Period”** means the period from the date you can start earning extra RewardCash to 31 December 2020 and will be shown on your monthly credit card statement.
25. **“Registration”** means the successful registration of an Eligible Credit Card via 24-hour registration hotline on (852) 8228 3308 or www.hsbc.com.hk/rewards from 1 January 2020 to 31 October 2020.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

Y20-U1-CAMH0201/T&C/E

2020 最紅自主獎賞條款及細則

優惠推廣期

1. 推廣期為 2020 年 1 月 1 日至 2020 年 12 月 31 日。

優惠詳情

2. 於有效期內，以合資格信用卡作合資格簽賬，可享額外 5 倍「獎賞錢」。可獲享額外「獎賞錢」的簽賬金額為首港幣 100,000 元合資格簽賬。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在有效期內及獲享優惠時有效及信用狀況良好；
 - b. 於 2020 年 10 月 31 日或之前成功進行登記；及
 - c. 於有效期內以合資格信用卡作合資格簽賬。
4. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。
5. 登記過程中，您須選擇下列簽賬類別並將額外「獎賞錢」分配至已選定的簽賬類別。成功登記後，已選定的簽賬類別及額外「獎賞錢」倍數分配將不可更改或撤銷。
 - i) 賞滋味 –
包括任何於香港的餐廳食肆的合資格簽賬。餐廳食肆將根據 VISA 國際組織、MasterCard Asia/Pacific (Hong Kong) Limited 及中國銀聯的商戶編號釐定。但並不包括酒席宴會、私人宴會、包場派對、設於酒店／百貨公司／俱樂部／會所內的飲食專櫃／商戶及其他簽賬類別的指定商戶所提供的餐飲服務。
 - ii) 賞玩樂 –
包括任何於此類別列出的指定商戶進行的合資格簽賬，但不包括以滙豐普通卡、滙豐金卡或滙豐銀聯雙幣信用卡於指定電訊公司的網上繳費。
 - iii) 賞家居 –
包括任何於此類別列出的指定商戶進行的合資格簽賬。
 - iv) 賞品味 –

包括任何於此類別列出的指定商戶進行的合資格簽賬。

v) 賞中華 –

包括任何於中國內地及澳門進行的合資格簽賬。有關交易是根據 VISA 國際組織、MasterCard Asia/Pacific (Hong Kong) Limited 及中國銀聯所設定的國家代碼釐定。任何於香港進行的簽賬不包括於此類別內。

vi) 賞世界 –

包括任何於海外進行的合資格簽賬（不包括中國內地及澳門）。有關交易是根據 VISA 國際組織、MasterCard Asia/Pacific (Hong Kong) Limited 及中國銀聯所設定的國家代碼釐定。

6. 有關簽賬類別 (ii)、(iii) 及 (iv) 所包括的指定商戶名單，請參閱 www.hsbc.com.hk/rewards。

獲享優惠前須注意事項

7. 您只須憑合資格信用卡登記一次。如您進行多於一次登記，獲我們確認的第一次登記紀錄將會被採用並自動應用於您名下所有合資格信用卡。若您成功登記，您將於完成登記後的三個工作天內開始獲享額外「獎賞錢」。有關確認登記詳情將會於下一期或隨後（如適用）信用卡月結單上顯示。
8. 如您未能成功登記，我們將傳送未能成功登記通知到您於我們紀錄的電郵地址（假若我們沒有您的電郵地址紀錄或我們未能成功傳送通知到您的電郵地址，該通知將會以郵寄方式寄至您的通訊地址）。如您以您的綜合戶口附屬卡登記，未能成功登記通知（如有）將會以電郵傳送至附屬卡持卡人的電郵（假若我們沒有附屬卡持卡人的電郵地址紀錄或我們未能成功傳送通知到附屬卡持卡人的電郵地址，該通知將會以郵寄方式寄至基本卡持卡人的通訊地址）。
9. 完成登記並不代表我們已確認有關信用卡、交易或持卡人符合獲得優惠及額外「獎賞錢」的資格。
10. 在計算首港幣 100,000 元合資格簽賬時，您名下（以同一香港身份證或護照號碼為準）所有的合資格基本卡及附屬卡的合資格簽賬將會合併計算；而所有以外幣簽賬的交易將被兌換至港幣計算。額外「獎賞錢」將根據每單合資格簽賬日期計算。
11. 所有已誌賬的合資格簽賬所獲取的額外「獎賞錢」，我們將直接存入您相關的信用卡戶口內，剩餘金額（如有）將帶往下一次簽賬以累積計算可獲得的「獎賞錢」。於結單日後，所有餘額將帶往下一個結單日作往後計算賺取的「獎賞錢」。本推廣的額外「獎賞錢」將按我們「獎賞錢」計劃的同一方式存入有關信用卡戶口內。
12. 同一合資格信用卡戶口下的基本卡持卡人與附屬卡持卡人可各自以其合資格信用卡獲享優惠。如持卡人為綜合戶口附屬卡持卡人，則主卡及附屬卡持卡人均可享用已誌入該附屬卡戶口內的額外「獎賞錢」。
13. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。
14. 您必須保留所有合資格簽賬的簽賬存根正本。如有任何爭議，我們或會隨時要求您提供有關存根及／或其他文件或證據，以作核實並保存。
15. 於獲享額外「獎賞錢」後，如用作計算額外「獎賞錢」的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外「獎賞錢」而不作事先通知。
16. 合資格信用卡及「獎賞錢」計劃的條款及細則繼續適用。
17. 對於參與本推廣的指定商戶所提供的商品及服務質素，我們恕不承擔任何責任。

18. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
19. 優惠須受本條款及細則約束。我們可更改或終止優惠、修改指定商戶名單及／或條款及細則。若因上述有關修訂而引致任何損失，我們概不承擔任何責任。有關最新之優惠內容、供應及條款及細則，請參閱有關網頁。
20. 就本推廣如有任何爭議，我們保留最終決定權。
21. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

22. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的個人基本卡、綜合或獨立戶口附屬卡（包括優惠卡，但不包括滙豐 Red 信用卡及獨立戶口優惠卡）。所有公司卡、商務卡、採購卡均不適用於此推廣。銀聯雙幣信用卡及美金信用卡持卡人只可於接受該卡簽賬的商戶獲享獎賞。
23. 「合資格簽賬」指在有效期內以合資格信用卡於已選定的簽賬類別的簽賬交易（包括商戶分期付款每月供款、電話購物、郵寄購物及網上購物）。

以下交易並不是合資格簽賬：

- 財務及銀行費用：年費、財務費用、逾期費用；
- 透過滙豐流動理財及／或網上理財繳費；
- 購買及／或充值儲值卡的交易；
- 以電子錢包所作的交易（包括增值電子錢包）；
- 現金貸款、「現金套現」分期計劃及「現金套現」計劃的提款金額；
- 「現金套現」分期計劃及「現金套現」計劃及「簽賬分期計劃」及其他分期計劃之每月供款金額（但不包括商戶分期付款每月供款）；
- 於非金融機構的交易（包括購買外匯、匯票及旅行支票）；
- 於金融機構的交易（包括購買銀行產品及服務）；
- 電匯；
- 賭博交易；
- 繳稅；
- 所有未誌賬／取消／退款的交易。

24. 「有效期」指由開始獲享額外「獎賞錢」至 2020 年 12 月 31 日的時期並會列明於信用卡月結單上。
25. 「登記」指於 2020 年 1 月 1 日至 2020 年 10 月 31 日，以合資格信用卡透過 24 小時登記熱線（852）8228 3308 或 www.hsbc.com.hk/rewards 成功進行登記。

借定唔借？還得到先好借！