



HSBC Pulse UnionPay Dual Currency Diamond Credit Card Special Reward Promotion 2020 Terms and Conditions

When can you enjoy the offer

1. The promotional period is from 1 January 2020 until 31 December 2020, both days inclusive.

What is the offer

2. During the promotional period, Eligible Transactions made in Mainland China and Macau with the Eligible Credit Card will be entitled to receive 5 Times 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 promotional period;
 - b. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

Read before you enjoy the offer

5. The offer is only applicable to HSBC Pulse UnionPay Dual Currency Diamond Credit Card.
6. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
7. Only the first HK\$80,000 of Eligible Transactions is entitled to receive the offer. For calculation, Eligible Transactions conducted by all primary and additional credit card accounts under a Cardholder with the same HKID/Passport number will be combined; and transactions conducted in a foreign currency will be converted to Hong Kong Dollar. Calculation is determined by the transaction date of Eligible Transaction.
8. Extra RewardCash earned from this offer will be credited to the respective Eligible Credit Card account, and will be indicated as "Mainland China & Macau" spend shown on the monthly credit card statement. 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 the Bank's RewardCash Programme.
9. 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.
10. The extra RewardCash under this offer will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.

11. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
12. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
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 can deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
15. In case of dispute arising out of 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 version 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”** means any personal primary or additional HSBC Pulse UnionPay Dual Currency Diamond Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **“Eligible Transactions”** are all transactions (including monthly purchase instalment, phone orders, mail orders and online purchases) made using an Eligible Credit Card in Mainland China and Macau, according to the country codes issued by UnionPay during the Promotional Period. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. These are not Eligible Transactions:
 - finance and bank charges: annual fees, finance charges, late charges;
 - transactions made in Hong Kong and countries / regions other than Mainland China and Macau;
 - 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.
19. **“Basic Reward”** of HSBC Pulse UnionPay Dual Currency Diamond Credit Card is \$1 RewardCash for every HK\$250 spent with Hong Kong Dollar sub-account, or RMB250 spent with Renminbi sub-account.

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