



Terms and Conditions for New Credit Card Customer Cash Instalment Plan Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 1 September 2023 to 31 July 2024 ("promotional period").

What is the offer

2. During the promotional period, you can enjoy a \$200 RewardCash ("the offer") if you:
 - a. successfully apply for any personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card, HSBC UnionPay Dual Currency Credit Card or HSBC Red Credit Card; and
 - b. within the first 60 calendar days after card issuance, activate the Eligible Credit Card and successfully apply for Cash Instalment Plan with an approved withdrawal amount equal to or above HK\$20,000 and with a repayment period of 12 months or above.
3. Each Eligible Cardholder is entitled to the offer once during the promotional period.

How can you enjoy the offer

4. You can enjoy the offer if you:
 - a. Are a New Credit Card Customer; and
 - b. Fulfill the requirements under Clause 2 above.

Read before you enjoy the offer

5. You cannot exchange the offer for cash, withdrawn as a cash advance and is not transferable.
6. If you qualify for the offer on Eligible Cash Instalment, we will credit the offer within 6 months to the Eligible Credit Card account that you used for the Eligible Cash Instalment once you fulfill the requirements under Clause 2.
7. If an Eligible Cardholder makes early repayment or cancels the Eligible Cash Instalment before the offer's fulfilment, no RewardCash will be offered. If an Eligible Cardholder makes early repayment or cancels the Eligible Cash Instalment after the

offer's fulfilment, we can debit the same RewardCash amount from the Eligible Cardholder's HSBC credit card account.

8. The Credit Card Terms, Terms and Conditions for the Credit Card Cash Instalment Plan, RewardCash Programme Terms and Conditions and all other applicable prevailing promotions offered by us will apply.
9. We reserve the right to amend these terms and conditions and to terminate this offer at any time. The latest details of this offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
10. 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 relevant RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
11. In case of dispute arising out of this offer, our decision shall be final and conclusive.
12. 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

13. **"Cash Instalment Plan"** means the credit card cash instalment plan offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time.
14. **"Eligible Credit Card"** refers to any personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card, HSBC UnionPay Dual Currency Credit Card or HSBC Red Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
15. **"Eligible Cash Instalment"** means the Cash Instalment Plan of an Eligible Cardholder's Eligible Credit Card, which is successfully applied with the Eligible Credit Card during first 60 days upon the credit card issuance, and with the amount of HK\$20,000 or above and with 12 months or above repayment period.
16. **"Eligible Cardholder"** means a New Credit Card Customer who submits an application for the Eligible Credit Card with successful approval during the Promotional Period and fulfils the specified requirements mentioned above.
17. **"New Credit Card Customers"** refers to customers without any approved personal primary credit card when we process the application for an Eligible Credit Card.

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