

Terms and Conditions for HSBC Red Credit Card Reward Scheme (the "Reward"):

- The Reward promotion period is from 1 January 2025 to 30 June 2025, both dates inclusive ("Promotion Period").
- The Reward is only applicable to HSBC Red Credit Card ("Credit Card").
- Eligible Credit Card Cardholders ("Cardholder(s)") will only be entitled to receive RewardCash for the following categories of transactions made with their Credit Card ("Eligible Transactions"). The basic reward is \$1 RewardCash for every HKD250 of Eligible Transactions ("Basic Reward").

Any transaction using the Credit Card to top-up an e-Wallet or in a fraudulent or abusive manner will **not** be an Eligible Transaction (please refer to clause 8 below).

| | Eligible Transactions | Total RewardCash entitled (including the Basic Reward) | Illustration of RewardCash entitled |
|----|--|---|--|
| a) | Online transactions* | 10 Times of Basic Reward | 10 Times x 0.4% = 4% RewardCash (Please refer to clause 4) |
| b) | Designated spending categories# | 2.5 Times of Basic Reward | 2.5 Times x 0.4% = 1% RewardCash |
| c) | Octopus Automatic Add Value Service, Octopus top-up transactions, online bill payment transactions ⁺ and other designated transactions [Ⓞ] | 1 Time of Basic Reward | 1 Time x 0.4% = 0.4% RewardCash |
| d) | Other local and overseas transactions [^] | 1 Time of Basic Reward | 1 Time x 0.4% = 0.4% RewardCash |

*Online transactions are only Eligible Transactions if they are supported by official payment records and classified as online transactions according to the merchant codes/transaction types (as defined by MasterCard Asia/Pacific (Hong Kong) Limited or a merchant's acquiring bank). Other designated transactions (as defined below) which are also online transactions will be categorised as the other designated transactions regardless of the transaction country and currency. Online bill payment transactions (as defined below) which are also online transactions will be categorised as the online bill payment transactions.

#Transactions under designated spending categories are listed below during the promotional period:

i) Dining –

All Eligible Transactions at dining outlets in Hong Kong classified as restaurants or dining merchants according to the merchant codes issued by MasterCard Asia/Pacific (Hong Kong) Limited. 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) Health & Leisure –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets.

iii) Home –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets.

iv) Lifestyle –

All Eligible Transactions made at the designated merchants listed in this category, excluding counters at department stores and outlets.

v) Overseas & Mainland China Spending –

All Eligible Transactions made overseas, in mainland China and Macau according to how such country/region is coded by MasterCard Asia/Pacific (Hong Kong) Limited. Any transactions made in Hong Kong or in Hong Kong Dollars are excluded in this category.

For the full list of the designated merchants within categories (ii), (iii) and (iv), please refer to <https://www.hsbc.com.hk/credit-cards/products/red/>.

[†]Online bill payment transactions are Eligible Transactions if they are i) supported by official payment records and classified as an online bill payment transaction according to the merchant codes/transaction types (as defined by MasterCard Asia/Pacific (Hong Kong) Limited or a merchant's acquiring bank) and ii) made using a bill payment platform (including HSBC Internet Banking and online bill payment service providers) (as determined by MasterCard Asia/Pacific (Hong Kong) Limited or the Bank).

[Ⓞ]Other designated transactions are Eligible Transactions if they are supported by official payment records and fall under one of the following types, regardless of the transaction country and currency, including but not limited to i) any transaction made with a Credit Card in an e-Wallet; ii) insurance premium payment, iii) payment for securities trading, iv) payment of rentals / property management fee and v) payment for advertising services.

[^]Other local and overseas transactions are only Eligible Transactions if they are supported by official payment records and do not fall within category a), b) or c). Local or overseas transactions which are also other designated transactions (as defined above) will be categorised as the other designated transactions regardless of the transaction country and currency.

4. For online transactions, the first HKD10,000 spending per credit card account per posted transaction within the calendar month within the Promotion Period will earn 4% RewardCash (equivalent to an additional \$400 RewardCash) and any further spending will earn 1% RewardCash.

Illustration:

The credit card cardholder who accumulates Eligible Transactions which are online transactions totaling HKD45,500 with the HSBC Red Credit Card within same calendar month within the Promotion Period will earn:

Part 1: HKD10,000 × 4% = \$400 RewardCash

Part 2: HKD35,500 × 1% = \$355 RewardCash

Total: \$400 RewardCash + \$355 RewardCash = \$755 RewardCash

The RewardCash will be credited to the card account after the transaction is posted.

5. If a transaction falls within more than one category of Eligible Transactions as stated in 3(a) to 3(d) above, then the transaction will be classified as the following Eligible Transaction only according to the following priority:
 - i) Octopus Automatic Add Value Service, Octopus top-up transactions, online bill payment transactions and other designated transactions
 - ii) Online transactions
 - iii) Designated spending categories
 - iv) Other local and overseas transactions
6. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank has no obligation to clarify which transactions are Eligible Transactions or which are eligible for RewardCash before a Cardholder conducts a transaction. If a transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the Cardholder Credit Card statement.
7. Transactions which are un-posted, cancelled or subsequently refunded to the Cardholder's Credit Card account ("Invalid Transactions") will not be counted as Eligible Transactions. Any RewardCash awarded in respect of Invalid Transactions may be deducted, charged or repayable in accordance with paragraph 9. If RewardCash is awarded for an Invalid Transaction which is an online transaction and the relevant RewardCash awarded could not be identified from the information provided by the card scheme/ merchant's acquiring bank, 4% RewardCash will be deducted for the first HKD10,000 spending under that Invalid Transaction, and 1% RewardCash will be deducted for the remaining spending (i.e. in excess of the first HKD10,000 spending) under that Invalid Transaction. If there is an issue, we need your request within 60 days from the date of the Statement on which the payment is shown, otherwise we may not be able to help you.
8. If the Bank determines in its sole discretion that the Cardholder is using its Credit Card in a fraudulent or an abusive manner, then this may result in the Bank suspending and/or forfeiting the Cardholder's eligibility to receive or use the RewardCash under the Reward as well as suspension and/or cancellation of the Cardholder's credit card(s). Examples of such fraudulent or abusive use include a Cardholder:
 - i) using a personal credit card for trading, business or commercial purposes; and
 - ii) using a credit card to make a transaction or a series of transactions which do not result in a good faith purchase of goods or services or valid bill payment.
9. The Bank may request supporting documents for any underlying transactions to determine whether there has been any fraudulent or abusive use of the credit card. If the Bank determines, in its absolute discretion, that a Cardholder has acted in a fraudulent or abusive

manner, or if an Invalid Transaction has occurred, then the Bank may in respect of all such transactions and without further notice to the Cardholder, deduct an amount equal to the value of any RewardCash awarded in respect of such transactions from: (i) the associated credit card account; and/or (ii) any bank account which the Cardholder has with the Bank. Any RewardCash amount obtained by Cardholder in respect of any fraudulent or abusive use of the credit card shall become immediately due and repayable by the Cardholder to the Bank.

10. Any spending made with a Credit Card for "Red Hot Rewards of Your Choice" programme will not be counted as Eligible Transactions.
11. The terms and conditions of (i) the Credit Card Terms; (ii) the RewardCash programme, and (iii) all other applicable prevailing promotions (unless specified) offered by the Bank will continue to apply. The Bank reserves the right to amend these terms and conditions and to terminate the Reward at any time. The latest details of the Reward and any revised terms and conditions will be made available on the relevant website as soon as practicable.
12. No person other than the Cardholder and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
13. In case of disputes arising out of the Reward, the decision of the Bank shall be final and conclusive.
14. These terms and conditions are subject to prevailing regulatory requirements.
15. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. 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.

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