Terms and Conditions for HSBC Visa Platinum Card Additional Exclusive Offers

When can you enjoy the offer

1. The promotional period for the offer is from 1 March 2025 to 28 February 2026 (“Promotion Period”).

What is the offer (“Promotion”)

2. During the Promotional Period, connect your HSBC Visa Platinum Card, except HSBC Green Card (“Enrolled Credit Card”) to MoneyBack App account. Then present MoneyBack App QR code at physical stores/ login to or link MoneyBack App account at eShop/ input MoneyBack ID upon check-out page online and settle “Eligible Transactions” to receive the below offers (“Offers”):

   A. Up to 3X MoneyBack Points upon making purchases at the 4 Participating Merchants:

   - **Watson's Wine**: MoneyBack members enjoy 3X MoneyBack Points upon spending in Watson’s Wine physical stores, eStore /App. Customer entitled to MoneyBack points for the transaction will not be entitled to Watson's Wine Club points.
   - **Hutchison Travel Limited (hutchgo)**: MoneyBack members enjoy 3X MoneyBack Points upon spending completed journey in Hutchgo. (excluding any spending in hutchgo mall)
   - **3 Hong Kong and SUPREME**: MoneyBack members enjoy 3X MoneyBack Points upon designated spending in 3 Hong Kong and SUPREME. Designated spending includes New Subscription, Contract Renewal and Plan Upgrade of designated monthly service plan. For details and Terms and Condition, please refer to related document of 3 Hong Kong (web.three.com.hk/moneyback/home/index-en.html) and SUPREME (www.supreme.vip/home/moneyback/home/index-en.html).
   - **Harbour Plaza Hotels & Resorts**: MoneyBack members enjoy 3X MoneyBack Points upon designated spending in Harbour Plaza Hotels & Resorts. Details, Terms and Condition, please refer to related document for Dining (www.moneyback.com.hk/offer/offerlist?brand_id=1013168&lang=en) and Stay (www.moneyback.com.hk/offer/offerlist?brand_id=1000598&lang=en) offer.

   B. Servicing Privileges

   Watson’s Wine

   - **Watson's Wine Free Delivery Offer**
     - Each eligible member may enjoy free delivery once per quarter when spending HKD450 net or above in a single transaction at Watson's Wine eStore /App.

   - **Watson's Wine Birthday Offer**
     - Each eligible member can enjoy HKD30 off when spending HKD600 net or above on still wine/Sake in a single transaction at Watson's Wine eStore /App.

- **Watson's Wine Exclusive Wine Tastings**
    - Each eligible member can join exclusive wine tasting limited to 20 people each time at Watson's Wine Bar per quarter.
    - A limited quota for each event will be offered on a first-come-first-served basis. Booking and registration are handled by MoneyBack.
    - In case of any disputes, the decision of Watson's Wine shall be final.

Hutchison Travel Limited (hutchgo)

- **hutchgo Birthday Offer**
    - MoneyBack members enjoy HK$200 with minimum spending of HK$2,000 on birthday month upon the order is full settlement by Enrolled Credit Card.
    - Each eligible member may enjoy the offer once per calendar year on their selected birthday month on MoneyBack App. Promo code will be issued in the birthday month based on the birthday month provided in the MoneyBack App account information for purchase Air, Hotel, Package product on hutchgo.
    - Coupon can only be used when customer purchase Air, Hotel, Package product on hutchgo.com.hk. For the avoidance of doubt, the coupon cannot be used in any purchase in hutchgo mall.

- **hutchgo Discount Offer**
    - MoneyBack members who spend with the Enrolled Credit Card can enjoy HK$50 discount coupon per year, no minimum spend is required.
    - MoneyBack members who spend with the Enrolled Credit Card can enjoy HK$100 discount coupon upon HK$2,500 spending. Each eligible member can enjoy the offer once per calendar year.
    - Coupon can only be used when customer purchase Air, Hotel, Package product on hutchgo.com.hk. For the avoidance of doubt, the coupon cannot be used in any purchase in hutchgo mall.

3 Hong Kong and SUPREME

- **3 Hong Kong and SUPREME Free Powerbank Rental Service**
    - Customer is required to present the Enrolled Credit Card on MoneyBack App before enjoy the Powerbank rental service.
    - Customer is entitled to rent a Powerbank for 48 hours for free each month at 3Shop and SUPREME Shop, please contact the staff for details.
    - Each customer can only borrow one set of Powerbank and Cable at any one time.
    - The Offers cannot be transferred, redeemed or exchanged for cash or other products.
    - If the power bank is still in use after the free session expires, extra rental time will be charged at normal rates.
    - If the power bank is not returned within 3 days, the designated deposit will be deducted and cannot be refunded.
    - In the event of any loss/physical damage to the items, the product cost will be charged based on the rental invoice.
    - 3 Hong Kong and SUPREME are not liable for any loss or damage arising from use of the Powerbank.
    - Due to a limited quantity of Powerbanks in store, this service is available on a first come, first served basis.
    - 3 Hong Kong and SUPREME reserve the right to change the offer at any time without prior notice, please

contact the staff for details.

- 3 Hong Kong and SUPREME shall have the final decision in case of any dispute.

- **3 Hong Kong and SUPREME Data Transfer Service**
  - Customer is required to present the Enrolled Credit Card on MoneyBack App before enjoying the Data transfer service (the Service).
  - Before the use of the Service, Customer is required to agree and authorizes 3 Hong Kong and SUPREME's staff to access the content in the customer's phone for the sole purpose of data transfer and required to sign the Agreement of Mobile Equipment Content Transfer Services.
  - The holder of this service agreement (the devices owner) can collect the above-mentioned devices with this receipt. We are not liable for any loss arising from the lost of this receipt by customer or any damage caused by fire, accident, or majeure force.
  - The lead time of data transfer may vary between models and is subject to the operating systems, models, content type and volume stored in the mobile device.
  - Due to different file types of the old and new handset, content may not be entirely transferred to the new handset during the process.
  - 3 Hong Kong and SUPREME are not responsible or liable for any loss of content, which may occur at any stage during the Data Transfer Service due to configuration problems, negligence or any other reasons whatsoever. 3 Hong Kong and SUPREME are not liable for any direct or indirect, incidental or consequential damages arising from any such loss of content.
  - The Service is not available to device which has been modified in an unauthorized way (e.g. jailbreaking).
  - Customers are strongly advised to backup all data and information on their device prior to the Data Transfer Service. The Customer agrees to assume the sole risk for any loss of content.
  - This service does not store or wipe content from customer's existing device, but simply copy to customer desired device.
  - 3 Hong Kong and SUPREME will not support applications & purchased & digital protected music / video transfer.
  - Customers are strongly advised to re-download applications and the digital protected music / video which have been purchased to the new devices.
  - Customer is required to check all the restored content loaded in the relevant device prior to leaving our shop.
  - The Privacy Policy of 3 Hong Kong and SUPREME shall apply, visit www.three.com.hk/terms/privacypolicy or www.supreme.vip/home/tnc/230101/tnc-privacypolicy-en.pdf for details.
  - The phones will only be stored in anti-theft appliance during the data transfer.
  - 3 Hong Kong and SUPREME will not be liable or responsible to any property loss and damage.
  - 3 Hong Kong and SUPREME reserve the right to change the offer at any time without prior notice, please contact the staff for details.
  - 3 Hong Kong and SUPREME shall have the final decision in case of any dispute.

- **3 Hong Kong and SUPREME Birthday Offer**
  - HKD50 off for selected online purchase of a single item of HKD500 or above at online store (XtraMall).
  - The offer is only applicable to eligible MoneyBack members who have provided the birthday month in the member profile and is non-transferable.
  - Eligible MoneyBack Members are required to successfully connect the related Visa Platinum Card to

MoneyBack App account.

- Eligible MoneyBack Members can enjoy a HKD50 off in birthday month upon spending of HKD500 or above on a single item at designated XtraMall website and the transaction is fully settled by Enrolled Credit Card and input unique discount code in Check-out page during designated redemption period.
- MoneyBack members can enjoy the birthday discount once a year. The promo code will be issued in the birthday month based on the birthday month provided in the MoneyBack App account information.
- The offer is applicable to selected products only.
- This unique discount code cannot be exchanged for other products / offers.
- The unique discount code cannot be redeemed for cash and cannot be returned or resold (except where required by law).
- Unless otherwise specified, this unique discount code cannot be used in conjunction with other promotions.
- Lost unique discount code will not be re-issued.
- The product model(s) / colour is available while stock last.
- All related product images, specification and product information are provided by vendor(s) / Merchant(s). For any enquiry, please contact respective vendor(s) / Merchant(s) directly.
- For details of delivery service, please visit www.xtramallhk.com/home/terms-and-conditions.
- 3 Hong Kong, SUPREME and XtraMall makes no responsibility or guarantee as to the quality and availability of the products and/or service provided by vendor(s) / Merchant(s).
- Only applicable to eligible MoneyBack Member and purchase at XtraMall.
- 3 Hong Kong, SUPREME and XtraMall reserve the right to change the offer at any time without prior notice. In case of any dispute, the matters are subjected to the final decision of 3 Hong Kong, SUPREME and XtraMall.

- **SUPREME Priority Counter Service**
  - Customer is required to present the Enrolled Credit Card on MoneyBack App to enjoy this service.
  - This service is only applicable to SUPREME Shop.
  - This service cannot be transferred, redeemed or exchanged for cash or other products.
  - SUPREME reserve the right to change the offer at any time without prior notice, please contact the staff for details.
  - SUPREME shall have the final decision in case of any dispute.

Harbour Plaza Hotels & Resorts

- **Harbour Plaza Hotels & Resorts Freebies**
  - Free house wine or fruit platter or welcome amenities upon Stay.
  - Put remark when making reservation.
  - Redeem upon check-in.
  - Eligible member can enjoy the offer once per stay booking.

- **Harbour Plaza Hotels & Resorts Birthday Offer**
  - Free birthday cake upon dining or stay.
  - Prearrangement is required. Please call to the restaurant / hotel one day before the dining date
  - Eligible member can enjoy the birthday offer once within birthday month.

- MoneyBack members can enjoy the birthday offer once a year. The promo code will be issued in the birthday month based on the birthday month provided in the MoneyBack App account information.
- Member will show the e-coupon from MB app to restaurant/ hotel staff to scan for redemption.

C. Discount on MoneyBack Member Day at Watson's Wine

- **Watson's Wine 8% discount**
  - The Member Day discount runs 1 time per quarter on the 5th of January, April, July and October of the year.
  - Each eligible member can enjoy 8% discount on regular-priced still wine/ Sake when spending HKD 2,000 net or above in a single transaction and payment settled with HSBC Visa Platinum card at Watson's Wine physical store or at eStore/App (excluding e-Wallet payment with Apply Pay, Google Pay or Samsung Pay).
  - The discount is capped at HKD250 per Member Day per card.
  - Entire transaction must be wholly settled by bound HSBC Visa Platinum card without partially paid by other form of payments including but not limited to cash coupon, cash and/or member points in order to enjoy the Member Day discount.

How can you enjoy the Offers

3. You can enjoy these Offers if you:
   a. hold an Enrolled Credit Card and your credit card account is valid and in good standing during the Promotional Period and during the offer fulfilment period;
   b. have successfully linked your Enrolled Credit Card with MoneyBack App account; Customers of Watson's Wine need to link their MoneyBack App account with Watson's Wine Club account before making any transactions to enjoy the Offers. Under the laws of Hong Kong, intoxicating liquor must not be sold or supplied to a minor in the course of business.
   c. present MoneyBack App QR code at physical stores/ login to MoneyBack App account at eShop and have made the transaction with the Enrolled Credit Card.

4. You cannot:
   a. enjoy the MoneyBack Member Day discount if the transaction is made via Tap & Shop.
   b. enjoy up to 3X MoneyBack Points and the MoneyBack Member Day discount if the transaction is made by interest-free instalment plan in any Participating Merchant outlets.

Read before you enjoy the Offers

5. You must connect your HSBC Visa Platinum Card to MoneyBack App account before making any relevant transactions to enjoy the Offers. You only need to connect your HSBC Visa Platinum Card once during the Promotional Period. Completion of the connection does not confirm the eligibility of a card, transaction(s), or a cardholder for purposes of the Offers and the calculation of the MoneyBack Points. Once you have disconnected your Visa Platinum Card from the MoneyBack App account, you will not enjoy the Offers any more.

6. Customers of Watson's Wine must link MoneyBack App account with Watson's Wine Club account, and present at physical stores/ login to Watson's Wine Club account at eStore/App and settle "Eligible Transactions" to receive and enjoy the above offers.

7. We will calculate the MoneyBack Points to be awarded based on the records we hold on the Enrolled Credit Card and the Eligible Transactions. If you are eligible for the Offers, we will credit the relevant MoneyBack Points and to your MoneyBack App account in 3 - 60 working days in accordance with our records. For Harbour Plaza Hotels & Resorts, MoneyBack points will be credited to the MoneyBack Member's account within 2 months of completing the redemption. For hutchgo, MoneyBack points will be credited to your given account within 2 months after the completion of the itinerary or hotel stay.

8. 3X MoneyBack Point earn rate means the 1 MoneyBack Point earned in Watson's Wine, hutchgo, 3 Hong Kong and SUPREME, Harbour Plaza Hotels & Resorts equivalent to extra 2 MoneyBack Points. For Terms and Conditions for MoneyBack Point Program, please visit MoneyBack website (www.moneyback.com.hk) for details.

9. MoneyBack Points will not be awarded in decimals. For example, if the Net Purchase Amount is $53.9, ten (10) MoneyBack Points will be awarded, based on the Net Purchase Amount of $50.

10. The extra MoneyBack Points to be awarded under Offer 2(A) above will be inclusive of the basic MoneyBack Points to be awarded for the eligible purchases in accordance with the Terms and Conditions of MoneyBack Program.

11. If any Eligible Transaction is subsequently cancelled, the MoneyBack Points awarded to you will be deducted from your MoneyBack App account without prior notice.

12. You cannot:
    a. exchange these Offers for cash, other products, services or discounts or transfer the Offer; and
    b. use these Offers together with any other offer(s).

13. You are required to keep all original sales receipts or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to provide these receipts or physical payment records, and/or further evidence for inspection and we may keep them.

14. The terms and conditions of the Enrolled Credit Card and HSBC RewardCash Programme will apply.

15. All photos, product information, descriptions, prices, offers are provided by the Participating Merchants and are for reference only. All products and services offered by the Participating Merchants are only available while stock lasts. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.

16. The Offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants reserve the right to change or cancel the Offers or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the Offers.

17. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy these Offers and the Participating Merchants can deduct the relevant MoneyBack Points from your MoneyBack App account to revoke any Offer(s) you have enjoyed.

18. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.

19. The terms and conditions of the Offers are subject to the Laws of Hong Kong. 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

20. **'Cardholder'** means the cardholder of the Enrolled Credit Card as issued by The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) in Hong Kong.

21. **'Connect'** means the successful connection of valid HSBC Visa Platinum Credit Card to MoneyBack App account.

22. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Enrolled Credit Card at the Participating Merchants during the Promotional Period. All transactions (including top-up transactions) made via e-wallets, unposted/cancelled/refunded transactions, and the following designated products or services at the Participating Merchants will not qualify as Eligible Transactions for this promotion.
    a. Watson's Wine: Eligible Transaction does not include purchase at Watson's Wine Club event, purchase of En Primeur, gift vouchers, storage services, concierge services, delivery charge, event tickets and use of vouchers, W Rewards and Watson's Wine Club point redemption. Offer may not be used in conjunction with Watson's Wine Club Members only offers and other promotional offers.
    b. hutchgo: the following types of transactions are not Eligible Transactions for the purpose of this Promotion in hutchgo, including any transactions in hutchgo mall, unauthorized transactions, any transactions that are subject to cancellation, charge-back, return of products and/or refund or any other categories as the we may at its discretion determine from time to time.
    c. 3 Hong Kong and SUPREME: All other spending excludes successful New Subscription, Contract Renewal and Plan Upgrade of designated monthly service plan are not applicable.
    d. Harbour Plaza Hotels & Resorts: Except Harbour Grand Hong Kong, Harbour Grand Kowloon, Harbour Plaza Metropolis, Harbour Plaza North Point, Harbour Plaza Resort City, Harbour Plaza 8 Degrees, The Kowloon Hotel, Hotel Alexandra, Kowloon Harbourfront and Rambler Oasis, offers are not applicable to Harbour Plaza Metropolis Shanghai and non-year round offers.

23. **'Net Spending Amount'** means the final Eligible Transaction amount charged to the Enrolled Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

24. **'Participating Merchants'** means Watson's Wine, hutchgo, 3 Hong Kong & SUPREME and Harbour Plaza Hotels & Resorts.

25. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available at www.moneyback.com.hk.

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

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