



HSBC Credit Card Welcome Offer for Online Promotion Promotional Terms and Conditions

Eligibility

1. The promotional period is from **14 August 2018 to 31 January 2019**, both dates inclusive; the extended promotional period is from **1 February 2019 to 14 March 2019** (both dates inclusive) (collectively, the "**Promotional Period**").
2. Customers must successfully apply for a primary card of Hong Kong dollar personal HSBC Visa Signature card, HSBC Visa Platinum card, HSBC Visa Gold card, HSBC UnionPay Dual Currency Diamond credit card or HSBC UnionPay Dual Currency credit card (each an "**Eligible Credit Card**") issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the "**Bank**" or "**HSBC**") through HSBC website or HSBC Internet Banking during the Promotional Period with successful approval and must use the Eligible Credit Card to fulfill the Spending Requirement (as defined in clause 8 below) or withdraw cash advance in order to be eligible for the Welcome Offer (as defined in clause 8 below) ("**Promotional Offers**") ("**Eligible Cardholders**").
3. "**Existing Credit Card Customers**" refers to customers who possess a personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card. "**New Credit Card Customers**" refers to customers who do not possess any personal primary credit card issued by the Bank at the time of processing the application for an Eligible Credit Card.
4. The date on which an Eligible Cardholder submits all required documents through HSBC website or HSBC Internet Banking will be based on the Bank's record which shall be conclusive.
5. No Welcome Offer will be given to customers who have cancelled any of the personal primary credit card issued by the Bank on or after 15 February 2018. The Welcome Offer does not apply to applications for additional cards.
6. Each Eligible Cardholder is entitled to receive only one Welcome Offer even if he/she applies for more than one Eligible Credit Card during the Promotional Period and uses more than one Eligible Credit Card to fulfil the Spending Requirement or withdraw cash advance. If an Eligible Cardholder is entitled to other promotional offer under another concurrent promotion run by the Bank, he/she may only receive promotional offer(s) under one of the promotions at the Bank's discretion.
7. Employees of the Bank are not eligible for the Promotional Offers.

"Welcome Offer" - Up to HK\$800 worth of Welcome Gift, as well as up to \$1,000 RewardCash Rebate of Cash Advance Fee and Handling Fee

8. Each Eligible Cardholder is entitled to receive **ONE** of the following welcome gifts (each a "**Welcome Gift**") upon fulfilling the relevant spending requirement ("**Spending Requirement**") specified below:

Welcome Gift	Spending Requirement* (Cumulative net spending within first 60 calendar days from the issuance of credit card)	New Credit Card Customers	Existing Credit Card Customers
HKTvmall Gift Voucher or RewardCash	HK\$/RMB6,000 or above	HK\$800 worth of offer	HK\$500 worth of offer

Other than the choice of one of the above Welcome Gifts, each **Eligible New Credit Card Customer** is also entitled to the **Cash Advance Fee and Handling Fee Rebate***, details are as follows:

Cash Advance Fee and Handling Fee Rebate	New Credit Card Customers
Rebate of 2% Cash Advance Fee and 3% Handling Fee on the amount advanced <u>within first 60 calendar days</u> from the issuance of credit card [‡]	Up to \$1,000 RewardCash (with up to HK\$20,000 advanced amount)

* Any spending in RMB is only applicable to the HSBC UnionPay Dual Currency Diamond credit card or HSBC UnionPay Dual Currency credit card; the HK\$ and RMB Spending Requirement amount is the same i.e. the conversion rate of HK\$ and RMB is 1:1 in calculating the Spending Requirement.

[‡] Only posted transactions and cash advances effected with Eligible Credit Cards during the Promotional Period are eligible for the Promotion. Unposted/cancelled/refunded transactions or transactions made by an additional card, will not be calculated for the Cash Advance Fee and Handling Fee Rebate.

+ Cash Advance Fee of 2% plus Handling Fee of 3% on the amount of the advance is charged on the date of transaction for every cash advance transaction and is subject to a minimum charge. Eligible Cardholders can enjoy up to 56 days interest-free period. If the Bank receives payment of the statement balance in full on or before the payment due date, Eligible Cardholders do not have to pay any finance charge on that statement balance. If the Eligible Cardholders do not pay the statement balance in full on or before the payment due date, the Bank may charge, without prior notice, a finance charge even if the Eligible Cardholders have paid the minimum payment due in full. The finance charge will accrue daily and be calculated at the interest rate of 2.625% per month (i.e. at the following Annualised Percentage Rate (APR)). The APR for cash advance is 37.75% (inclusive of the 2% Cash Advance Fee and 3% Handling Fee). The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate. For the avoidance of doubt, this offer does not exclude an Eligible Cardholder's obligation to pay (i) any interest to be charged, and (ii) the principal amount required to be repaid by the cardholder, in relation to the cash advanced to the cardholder. Rebate amount will be credited in the form of RewardCash. For more details (including the APR for cash advance and the minimum charge of advance), please refer to the Key Facts Statement.

i. Each Eligible Cardholder need to conduct Eligible Transactions with the newly approved Eligible Credit Card for the specified Spending Requirement mentioned above within the first 60 calendar days from the issuance of the credit card. **"Eligible Transactions"** refer to any transaction conducted with an Eligible Credit Card within the first 60 calendar days from the issuance of the credit card and posted on the Bank's system during the offer fulfilment period. Whether a transaction is an Eligible Transaction shall be determined at the sole and absolute discretion of the Bank. Cash advances, annual fees, finance charges, late charges, quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques), quasi cash transactions at financial institutions (including purchase of merchandise and services from banks), telephone orders, fax orders, mail orders, wire transfers, betting and gambling transactions, tax payments, bill payments settled via HSBC Internet Banking, purchase and/or reload of stored value cards or e-Wallets (excluding Octopus automatic add-value transactions), transactions made to redeem items under "RewardCash e-Shop" and other programmes, autopay and recurring transactions, withdrawal amount under the Cash Instalment Plan or other instalment plans, unposted, cancelled or refunded transactions and transactions of additional card(s) will not qualify as Eligible Transactions for the promotion and will not be counted towards the Spending Requirement.

ii. Welcome Offer will be fulfilled in accordance with the schedule below:

Fulfill Spending Requirement / withdraw cash advance within the first 60 calendar days from the issuance of the credit card	RewardCash Fulfillment Month	HKTVMall Gift Voucher Mailing Month
14 August to 14 October 2018	November 2018	December 2018
15 October to 31 December 2018	January 2019	February 2019
1 January 2019 to 28 February 2019	March 2019	April 2019
On or after 1 March 2019	June 2019 or August 2019	July 2019 or September 2019

For HKTVMall Gift Voucher,

- A notification letter of the HKTVMall Gift Voucher will be sent to an Eligible Cardholder's local correspondence address maintained in the Bank's record at the time of mailing by registered mail (overseas address will not be covered). The Eligible Cardholder must follow the instruction specified in the original notification letter to use the Welcome Gift before the specified redemption deadline. The details of Welcome Gift, including the usage method and usage deadline, will be set out in the notification letter.
- Each Eligible Cardholder will be entitled to receive one redemption letter only. Lost or damaged letter will not be replaced.
- The HKTVMall Gift Voucher is only available while stocks last. The Bank reserves the right to replace it with other item, without further notice. In the event of overwhelming responses to this promotion, Eligible Cardholders may experience some delay in receiving the Welcome Gift. In that case, the Bank will notify the affected cardholders of the relevant arrangements through the notification letter or redemption letter.
- The HKTVMall Gift Voucher cannot be converted into cash. Product descriptions and images are provided by the relevant manufacturers and/or suppliers and are for reference only. The manufacturers and/or

suppliers of the HKTVMall Gift Voucher are solely responsible for the quality and availability of the products and services provided and the Bank shall have no liability in this respect.

For Welcome Gift RewardCash and Cash Advance Fee and Handling Fee RewardCash rebate,

- The Welcome Gift RewardCash and Cash Advance Fee and Handling Fee RewardCash rebate will be credited to the newly approved Eligible Credit Card account. Terms and conditions of the RewardCash Programme apply.

Annual Fee Waiver

9. Each customer who applies for an Eligible Credit Card according to the application process mentioned in clause 2 during the Promotional Period with successful approval can enjoy first two-year credit card annual fee waiver for the newly approved Eligible Credit Card and additional card(s) of such Eligible Credit Card under this promotion. The additional card(s) has/have to be applied under the same application form as that of the Eligible Credit Card in order to be eligible for the first two-year credit card annual fee waiver.

General

10. Once the Welcome Gift selection is indicated on the credit card application form, it cannot be changed. If an Eligible Cardholder does not indicate the choice of the Welcome Gift or chooses more than one gift, the Bank will assign RewardCash as the Welcome Gift for such Eligible Cardholder.
11. The Bank will determine the eligibility of Eligible Cardholders for the Welcome Offer based on the Eligible Cardholders' transaction records held with the Bank. Eligible Cardholders who participate in the promotion must keep all original sales slips or relevant transaction records. In case of any disputes, the Bank reserves the right at any time during or after the Promotional Period to request an Eligible Cardholder to submit the relevant original sales slips and/or such further documents or evidence for inspection. All documents submitted to the Bank will not be returned.
12. Only Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire fulfilment period will be eligible for the Welcome Offer and the first two-year credit card annual fee waiver.
13. Any fraud and/or abuse of any offer under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of a cardholder's entitlement to the offer(s). The Bank reserves the right to deduct an amount equivalent to the value of any offer(s) awarded to a cardholder inappropriately pursuant to any fraud and/or abuse directly from the cardholder's account held with the Bank without prior notice.
14. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not obligated to provide reasons for declining any application.
15. No person other than the Eligible 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.
16. In case of disputes arising out of this promotion, the decision of the Bank shall be final and conclusive.
17. The Bank reserves the right to suspend and/or terminate granting any Promotional Offers, and/or to amend these terms and conditions at any time. The latest details of the Promotional Offers and the revised terms and conditions will be made available on our website as soon as practicable.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
20. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Each of the Bank and the Eligible Cardholder submits to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

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