



## Terms and Conditions for Spending Instalment Plan Promotion

### When can you enjoy the offer

1. The promotional period for the offer is from 28 June 2022 to 30 September 2022.

### What is the offer

2. During the promotional period, you can enjoy a full handling fee rebate in the form of RewardCash for the first 6-month Transaction Instalment with the amount of HK\$1,000 or above.
3. Each Eligible Cardholder is entitled to the offer once with a cap of \$300 RewardCash during the promotional period.

### How can you enjoy the offer

4. You can enjoy the offer if you:
  - a. You are eligible to enjoy the offer if you did not hold any Spending Instalment Plan at the time of applying for this promotion, and did not successfully apply for a Spending Instalment Plan from 1 January 2022.
  - b. You must apply for a Transaction Instalment via the HSBC HK App or HSBC Reward+ app and get successful approval during the promotional period.

### 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 You cannot exchange the offer for cash, withdrawn as a cash advance and is not transferable.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 extra RewardCash rebate on Eligible Spending Instalment, we will credit the extra RewardCash by 31 December 2022 to the credit card account that you used for the first Eligible Spending Instalment in our records.
7. If an Eligible Cardholder makes early repayment or cancels the Eligible Spending Instalment before the RewardCash fulfilment, no RewardCash will be offered. If an Eligible Cardholder makes early repayment or cancels the Eligible Spending Instalment after the RewardCash fulfilment, we can debit the same RewardCash amount from the Eligible Cardholder's HSBC credit card account.
8. The offer only applies to a single purchase transaction for an Eligible Transaction Instalment. If more than one purchase transaction is combined for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan cannot enjoy this offer.
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 total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
11. The terms and conditions of the credit card, Eligible Spending Instalment, RewardCash Programme, Reward+, HSBC HK App and all other applicable prevailing promotions offered by us will apply.
12. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details and terms and conditions of the offer.
13. 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.
14. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
15. 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

16. "Spending Instalment Plan" means the credit card spending instalment plan offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time.



17. **“Transaction Instalment”** means the eligible purchase transaction under the credit card as displayed in the HSBC HK App or HSBC Reward+ app, and in which a Spending Instalment Plan is applied for such purchase transaction via the apps.
18. **“Eligible Spending Instalment”** means the first 6-month Transaction Instalment with the amount of HK\$1,000 or above during the promotion period.
19. **“Eligible Cardholder”** means a customer who submits an application for the Transaction Instalment with successful approval during the Promotional Period and fulfils the specified requirements mentioned above is eligible for the offers under this promotion.
20. **“HSBC Reward+”** refers to the HSBC HK Reward+ mobile application.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited