



Promotional Terms and Conditions for Cash Instalment Plan

When can you enjoy the offer

1. The promotional period for the offer is from 12 October 2022 - 7 November 2022.

What is the offer

2. During the promotional period, you can:
 - a. receive up to HK\$1,000 spending credit for successful Cash Instalment Plan application approved during the promotional period. For approved withdrawal amount from HK\$30,000 to less than HK\$100,000, the Eligible Cardholder is entitled to HK\$200 spending credit. For approved withdrawal amount from HK\$100,000 to less than HK\$200,000, the Eligible Cardholder is entitled to HK\$500 spending credit. For approved withdrawal amount from HK\$200,000 to less than HK\$300,000, the Eligible Cardholder is entitled to HK\$700 spending credit. For approved withdrawal amount equal to or above HK\$300,000, the Eligible Cardholder is entitled to HK\$1,000 spending credit; and
 - b. receive HK\$100 spending credit for successful submission of valid copy(ies) of income proof required by HSBC and Cash Instalment Plan application with approved withdrawal amount of HK\$30,000 or above during the promotional period; and
3. Each Eligible Cardholder is entitled to each of the above offers once only during the promotional period.

How can you enjoy the offer

4. You can enjoy the offer if you submit an application for the Cash Instalment Plan to HSBC with successful approval during the promotional period and fulfil the specified requirements mentioned under Term 2.
5. You cannot exchange the offer for cash, withdrawn as a cash advance and is not transferable.
6. Spending credit will be credited to an Eligible Cardholder's HSBC credit card account within 4 months from the transfer date. If an Eligible Cardholder makes early repayment of the withdrawal amount or cancels the Cash Instalment Plan before the spending credit fulfilment, no spending credit will be offered. If an Eligible Cardholder makes early repayment of the withdrawal amount or cancels the Cash Instalment Plan after the spending credit fulfilment, we can debit the same spending credit amount from the Eligible Cardholder's HSBC credit card account.

Read before you enjoy the offer

7. We can amend these terms and conditions or terminate/suspend the offers, and have the final decision on all matters and disputes arising out of the offers.
8. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
9. 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

10. "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.
11. "Eligible Cardholder" means a customer who submits an application for the Cash Instalment Plan with successful approval during the Promotional Period and fulfils the specified requirements mentioned above is eligible for the offers under this promotion.

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