



滙豐

必睇信用卡分期優惠大集合 必享高達\$1,500「獎賞錢」*！



年尾想大買特買仲要交稅？我地已準備咗一系列嘅優惠，幫您輕鬆分期繳付！而家透過HSBC HK App或Reward+ App可以將下列簽賬類別嘅交易分12個月或以上繳付，最高可享高達**\$1,500「獎賞錢」！**

優惠1 – 繳交保費 / 稅單有得獎



交保費

每港幣10,000元的分期金額可享\$100「獎賞錢」



交稅

每港幣30,000元的分期金額可享\$100「獎賞錢」(只限特選客戶)

「獎賞錢」回贈

高達 **\$400**高達 **\$400**

優惠2 – 旅行 / 體驗活動又有獎



Trip.com

分期金額滿港幣1,000可享2%「獎賞錢」

「獎賞錢」回贈

高達 **\$400**

提提您，如果做晒以上交易分期嘅話，可享

高達 \$1,200

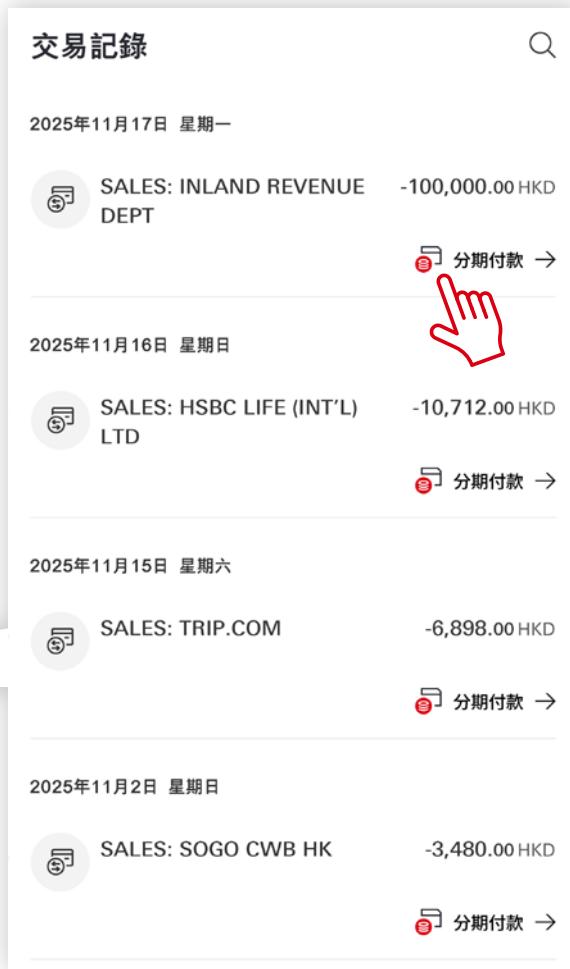
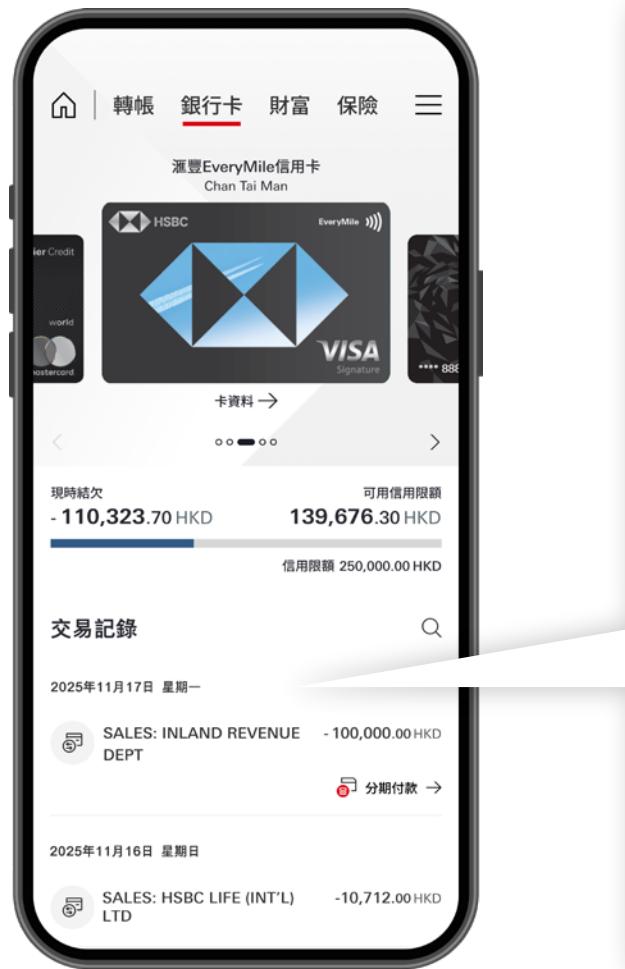
優惠3 – 第一次做簽賬分期？再獎！



全新簽賬分期客戶優惠

每港幣5,000元的分期金額可享\$100「獎賞錢」

「獎賞錢」回贈

高達 **\$300**

借定唔借？還得到先好借！

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

* 受條款及細則約束，請仔細參閱優惠推廣期及詳情。

Please refer to the promotion period and details, T&Cs apply.



Hot Deals on Credit Card Instalments Get up to \$1,500 RewardCash*!



Festive spending and tax payment bring one bill after another? We now have a list of offers helping you to pay them by instalments, make sure you know all of them! Simply split your transaction into 12 months or above instalments via HSBC HK App or Reward+ App to maximise your rewards up to **\$1,500 RewardCash!**

Offer 1- Rewards on your Insurance Premium / Tax Payment



Insurance Payment

Earn \$100 RewardCash for every HK\$10,000 instalment amount



Tax payment

Earn \$100 RewardCash for every HK\$30,000 instalment amount
(for selected customers only)

RewardCash Rebate

Up to \$400

Up to \$400

Offer 2 - Rewards on your Travel Trip / Experience



Trip.com

Earn 2% RewardCash on instalment amount of HK\$1,000 or above

RewardCash Rebate

Up to \$400

A warm reminder, if you split all the above transactions by instalment, you can enjoy

Up to \$1,200

Offer 3 - First-ever Spending Instalment Plan? More rewards!

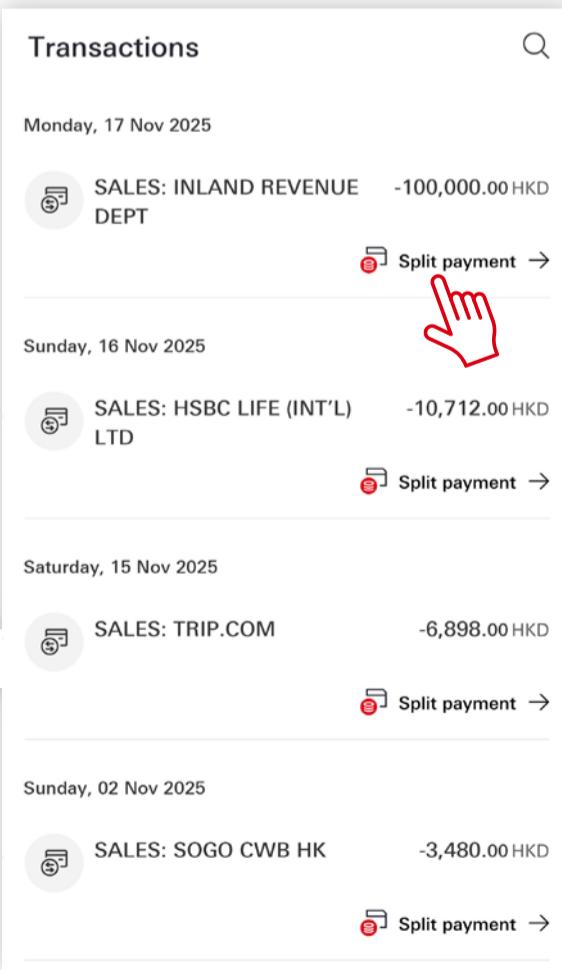
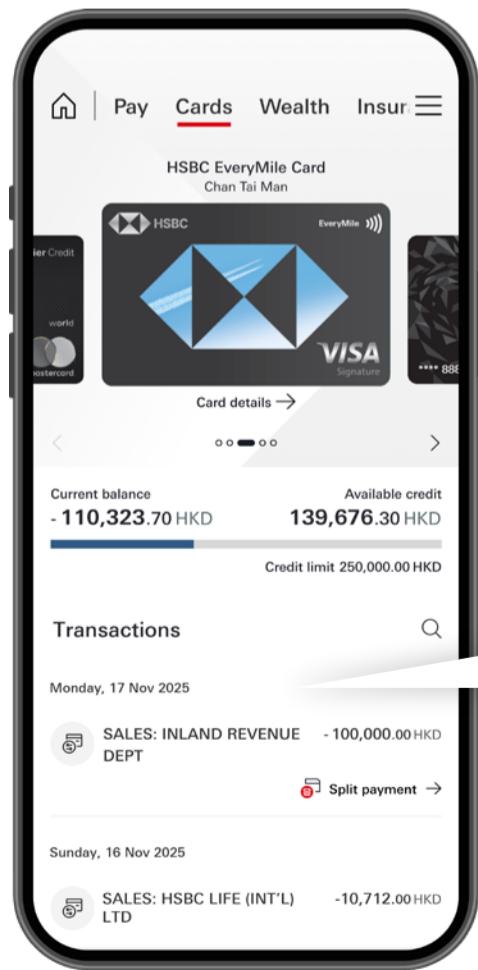


New-to-Spending-Instalment customer offer

Earn \$100 RewardCash for every HK\$5,000 instalment amount

RewardCash Rebate

Up to \$300



借定唔借？還得到先好借！

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

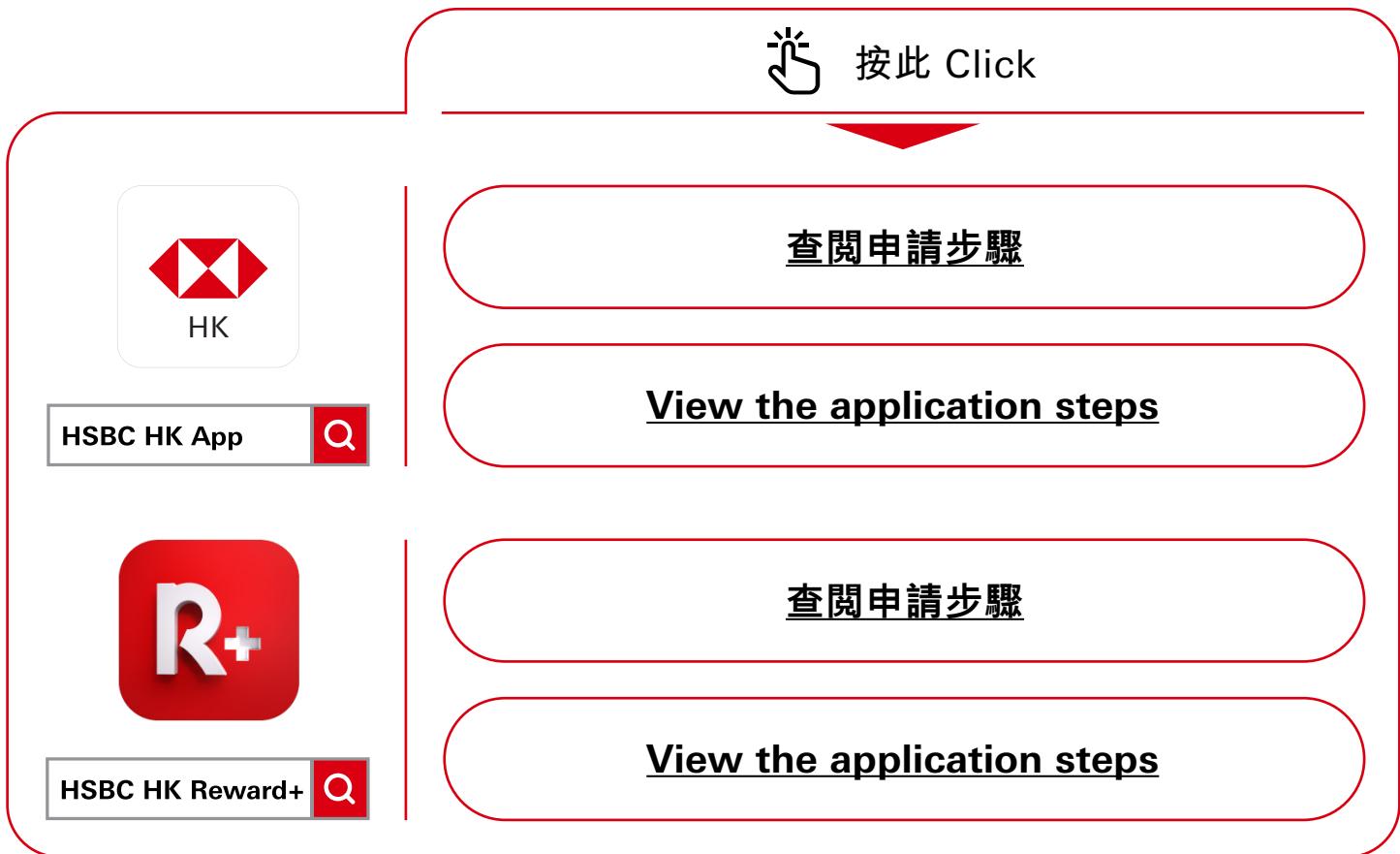
* 受條款及細則約束，請仔細參閱優惠推廣期及詳情。

Please refer to the promotion period and details, T&Cs apply.



如何透過香港滙豐流動理財應用程式 (HSBC HK App) 或滙豐Reward+應用程式 (Reward+) 將指定簽賬交易申請「簽賬分期計劃」？

How to apply Spending Instalment Plan for designated transaction via the HSBC HK Mobile Banking app (HSBC HK App) or HSBC HK Reward+ app (Reward+)?



「簽賬分期計劃」優惠條款及細則

Terms & Conditions for Spending Instalment Plan Promotions

保費分期
Insurance Premium Instalments

Trip.com分期
Trip.com Instalments

專有網上交稅獎賞分期 (只限特選客戶)
Exclusive Online Tax Payment Rewards Instalments (for selected customers)

全新簽賬分期客戶專屬優惠
New-to-Spending-Instalment Customers Exclusive Offer

立即下載隨時隨地滿足您的日常理財需要

Download today and manage your everyday banking needs anytime, anywhere.



借定唔借？還得到先好借！

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

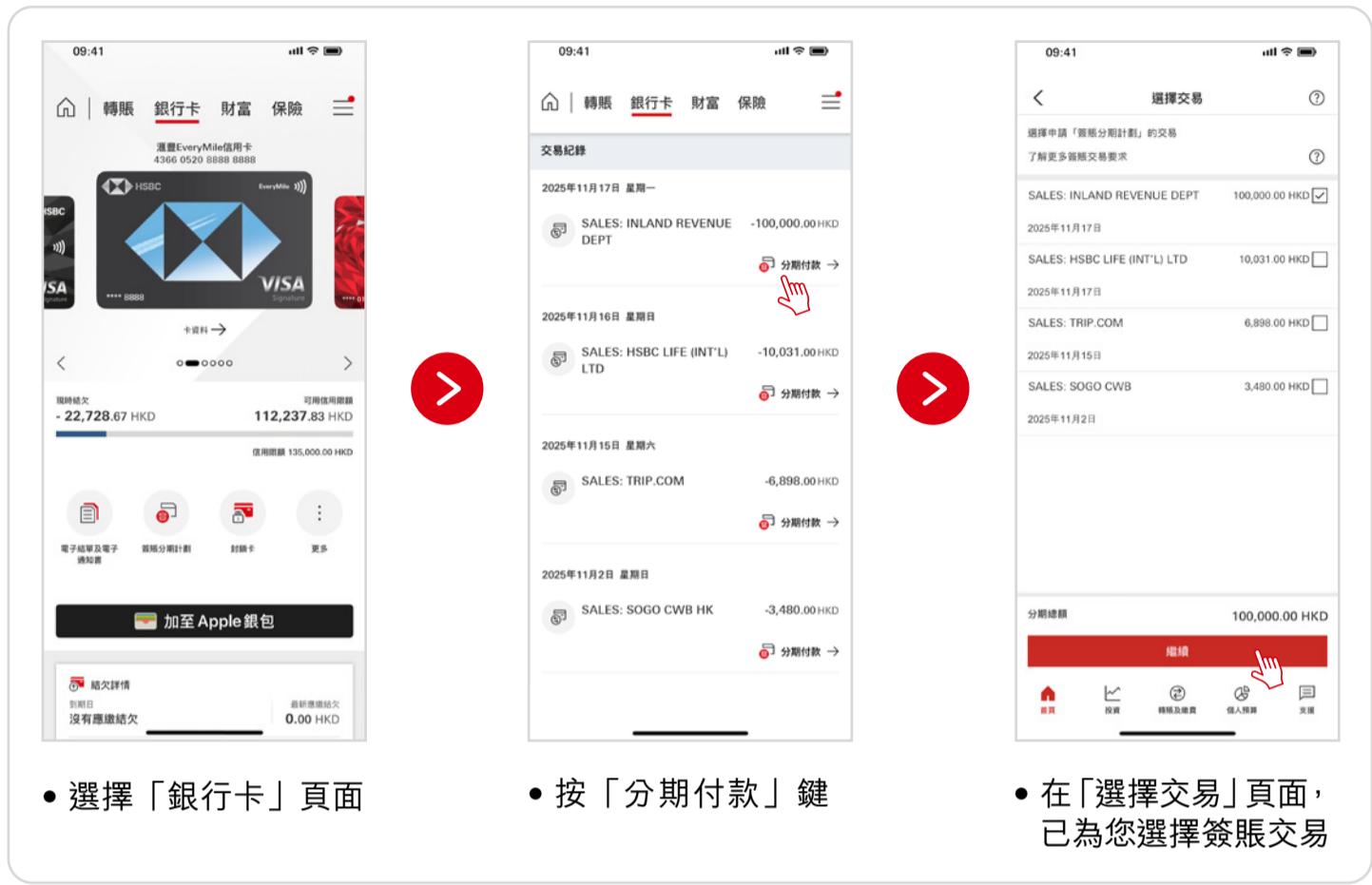
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Apple and the Apple logo are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

於香港滙豐流動理財應用程式 (HSBC HK App) 申請簽賬交易分期

透過HSBC HK App將指定簽賬交易分期繳付，即時得知批核結果*，理財更靈活。

選擇交易



- 選擇「銀行卡」頁面
- 按「分期付款」鍵
- 在「選擇交易」頁面，已為您選擇簽賬交易

分期計劃申請



- 在「簽賬交易分期」頁面會顯示您所選的分期金額
- 點選12個月或以上還款期以享額外「獎賞錢」回贈
- 核對您的申請詳情
- 按「確認」
- 遞交申請後，按「查閱您的申請狀態」
- 系統會即時批核您的申請*及設立分期計劃

* 系統會在以下時段內即時處理您的申請：週一至週五：09:00至20:00；週六：09:00至17:00；週日及公眾假期：09:00至24:00。

Repay your specific credit card transaction with Spending Instalment Plan on HSBC HK App

Enjoy greater financial flexibility by converting designated transaction into a 12-month or longer instalment with instant approval result* on HSBC HK App.

Select your transaction

The screenshots illustrate the steps to select a transaction:

- Step 1:** The 'Cards' screen shows the HSBC EveryMile Card. A red arrow points to the 'Cards' tab at the top.
- Step 2:** The 'Transactions' screen lists recent purchases. A red arrow points to the 'Split payment' button next to the transaction from 'SALES: INLAND REVENUE DEPT' on 17 Nov 2025.
- Step 3:** The 'Select transactions' screen shows the transaction from 'SALES: INLAND REVENUE DEPT' selected. A red arrow points to the 'Continue' button at the bottom right.

- Select 'Cards' on top
- Click 'Split payment'
- Pre-selected the transaction that you have chosen under 'Select transactions' page

Instalment plan application

The screenshots illustrate the steps to apply for an instalment plan:

- Step 1:** The 'Transaction Instalment' screen shows the total amount of 100,000.00 HKD and repayment options for 12, 18, or 24 months. A red arrow points to the 'Continue' button at the bottom right.
- Step 2:** The 'Review' screen displays the application details, including the account (HSBC EveryMile Card), repayment period (6 months), and monthly handling fee (0.20%). A red arrow points to the 'Confirm' button at the bottom right.
- Step 3:** The 'Confirmation' screen shows the application submitted and a note to check the status. A red arrow points to the 'Check application status' button at the bottom right.

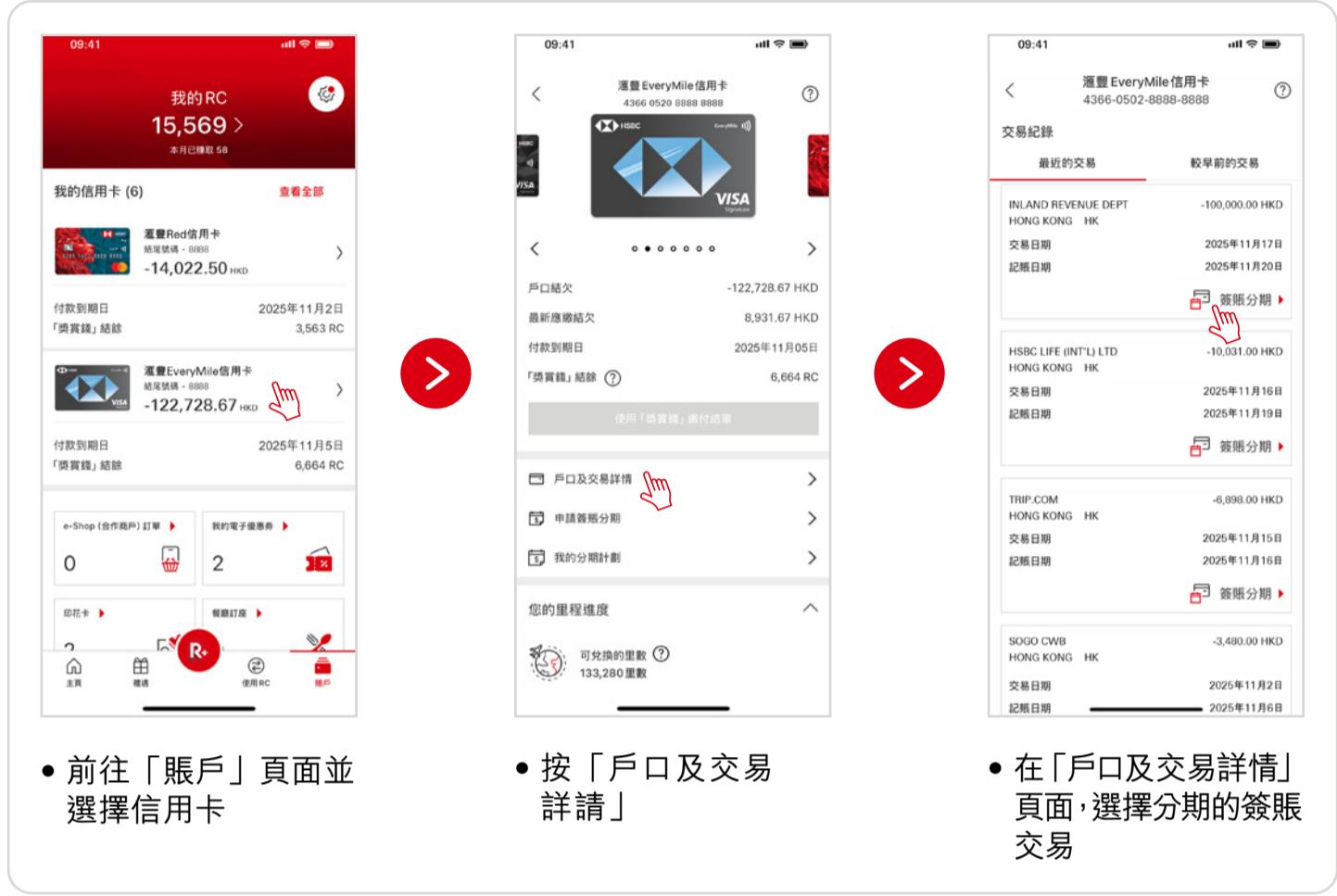
- The instalment amount of your selected transaction will be displayed under 'Transaction Instalment' page
- Select repayment period of '12 months' or above to enjoy extra RewardCash offer
- Review your application details
- Tap 'Confirm'
- Tap 'Check your application result' after submission
- System will approve your application and set up the plan instantly*

* Your applications will be processed in real-time by our system during the following periods: Monday to Friday: 09:00 to 20:00; Saturdays: 09:00 to 17:00; Sundays and public holidays: 09:00 to 24:00.

於Reward+申請簽賬交易分期

透過Reward+將指定簽賬交易分期繳付，即時得知批核結果*，理財更靈活。

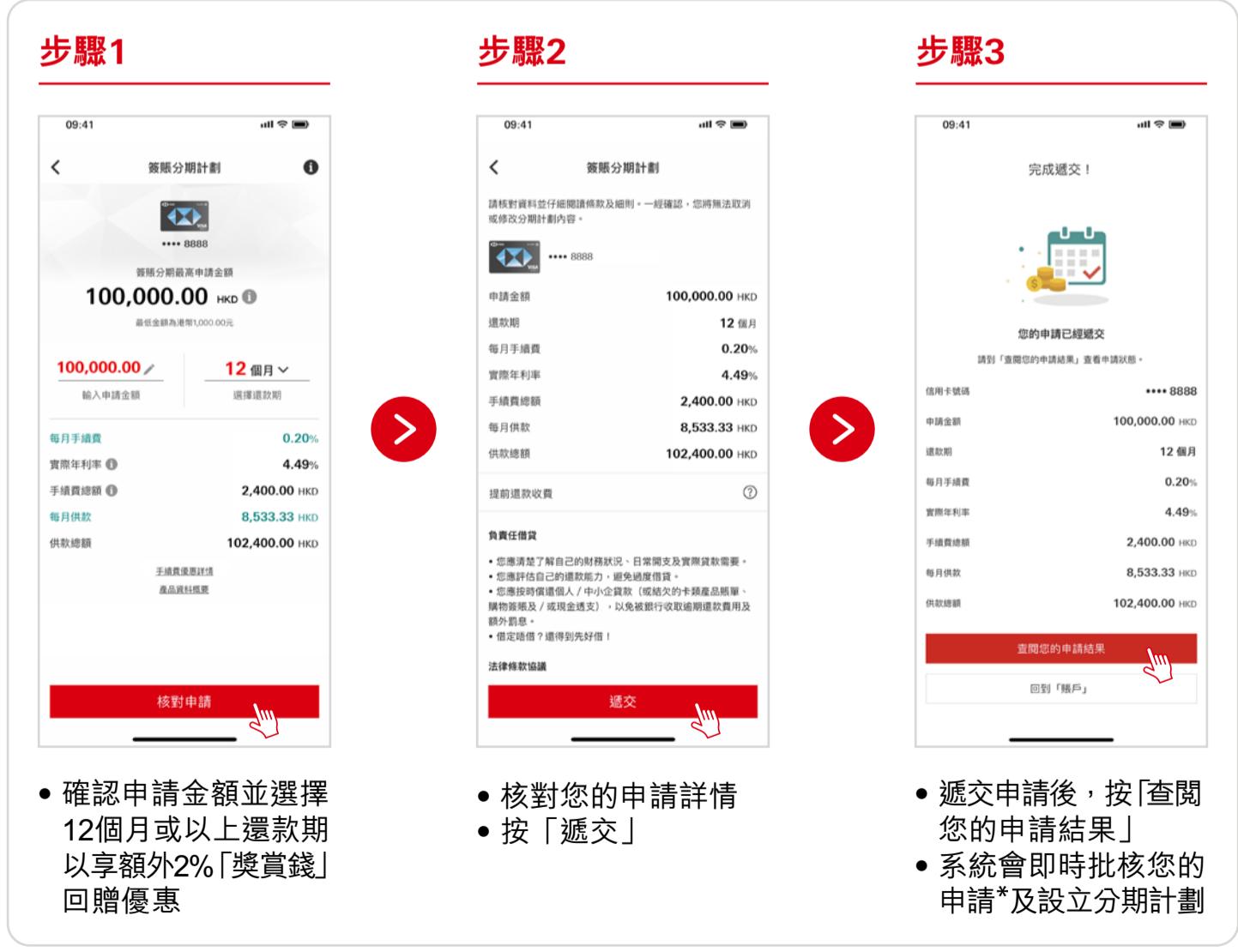
選擇交易



The image consists of three screenshots of the HSBC mobile application. The first screenshot shows the main dashboard with various card and transaction details. The second screenshot shows the transaction selection screen where a hand is pointing to the '使用Reward+' button. The third screenshot shows the transaction history screen where a hand is pointing to the '簽賬分期' (Installment Payment) button next to a transaction.

- 前往「賬戶」頁面並選擇信用卡
- 按「戶口及交易詳情」
- 在「戶口及交易詳情」頁面，選擇分期的簽賬交易

分期計劃申請



The image consists of three screenshots of the HSBC mobile application for applying for a installment plan. The first screenshot shows the application form with fields for amount (100,000.00 HKD), term (12 months), and a hand pointing to the '核對申請' (Review Application) button. The second screenshot shows the application details with a hand pointing to the '遞交' (Submit) button. The third screenshot shows the confirmation screen with a hand pointing to the '查閱您的申請結果' (Check Application Result) button.

- 確認申請金額並選擇12個月或以上還款期以享額外2%「獎賞錢」回贈優惠
- 核對您的申請詳情
- 按「遞交」
- 遞交申請後，按「查閱您的申請結果」
- 系統會即時批核您的申請*及設立分期計劃

* 系統會在以下時段內即時處理您的申請：週一至週五：09:00至20:00；週六：09:00至17:00；週日及公眾假期：09:00至24:00。

Repay your specific credit card transaction with Spending Instalment Plan on Reward+

Enjoy greater financial flexibility by converting designated transaction into a 12-month or longer instalment with instant approval result* on Reward+ app.

Select your transaction

The image consists of three screenshots of the Reward+ app interface, connected by red circular arrows.

- Screenshot 1:** Shows the main dashboard with a summary of 15,569 RC points and a list of cards. The HSBC EveryMile Card is selected, indicated by a red hand icon on the card thumbnail.
- Screenshot 2:** Shows the card details for the HSBC EveryMile Card. A red hand icon points to the 'Account details and transactions' link in the sidebar.
- Screenshot 3:** Shows the transaction history. A red hand icon points to the transaction for INLAND REVENUE DEPT (17 Nov 2025) with a red 'Pay by instalment' button.

• Select credit card under 'Account'

• Tap 'Account details and transactions'

• Select the transaction that you would like to split into instalments under 'Account details and transactions' page

Instalment plan application

The image consists of three screenshots of the Reward+ app interface, connected by red circular arrows.

- Step 1:** Shows the 'Spending Instalment Plan' screen with a maximum amount of 100,000.00 HKD. A red hand icon points to the 'Review Application' button at the bottom.
- Step 2:** Shows the application details: Instalment amount 100,000.00 HKD, Repayment period 12 months, Monthly handling fee 0.20%, APR 4.49%, Total handling fee 2,400.00 HKD, Monthly repayment 8,533.33 HKD, and Total repayment 102,400.00 HKD. A red hand icon points to the 'Submit' button at the bottom.
- Step 3:** Shows the confirmation screen with the message 'Submitted!' and a calendar icon. A red hand icon points to the 'Check your application result' button at the bottom.

• Confirm application amount and select repayment period of '12 months' or above to enjoy the extra 2% RewardCash rebate offer

• Review your application details

• Tap 'Submit'

• Tap 'Check your application result' after submission

• System will approve your application and set up the plan instantly*

* Your applications will be processed in real-time by our system during the following periods: Monday to Friday: 09:00 to 20:00; Saturdays: 09:00 to 17:00; Sundays and public holidays: 09:00 to 24:00.



滙豐信用卡「簽賬分期計劃」優惠 – 保費分期之推廣條款及細則

優惠推廣期

1. 優惠推廣期為2025年11月15日至2026年2月28日。

優惠詳情

2. 推廣期內，憑合資格信用卡繳交保費（「合資格簽賬」）及將該合資格簽賬成功申請「簽賬分期計劃」下的12個月或以上的簽賬分期並獲批核（「合資格簽賬分期計劃」），每港幣10,000元的獲批核簽賬分期金額，可享\$100「獎賞錢」。就此優惠您最多可獲享額外\$400「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；
 - b. 於推廣期內以合資格信用卡作合資格簽賬；及
 - c. 滿足上述條款2之要求。

獲享優惠前須注意事項

4. 如將多於一項交易簽賬合併以申請簽賬分期計劃或以結欠分期形式申請，該簽賬分期計劃將不可獲享優惠。
5. 優惠不限於單一的合資格簽賬分期計劃。如您持有多於一個合資格簽賬分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格簽賬分期計劃分別可享的「獎賞錢」，惟每筆合資格簽賬分期計劃的分期金額不可合併計算。如您符合資格獲享優惠，我們會於2026年5月31日或之前將額外「獎賞錢」自動誌入於我們紀錄中設立最高分期金額並獲成功批核之合資格簽賬分期計劃的合資格信用卡戶口。
6. 若您名下持有多於一張合資格信用卡、相等交易合資格簽賬及/或合資格簽賬分期計劃，有關的額外「獎賞錢」將根據下列排序誌入合資格信用卡戶口內：
 - a. HSBC Privé
 - b. 滙豐卓越理財信用卡®
 - c. 滙豐Visa Signature卡
 - d. 滙豐Red信用卡
 - e. 滙豐easy信用卡 / 白金Visa卡
 - f. 滙豐EveryMile信用卡
 - g. 滙豐滙財金卡
 - h. 滙豐萬事達金卡
 - i. 滙豐Visa卡
 - j. 滙豐萬事達卡
 - k. 滙豐Pulse銀聯雙幣鑽石信用卡
 - l. 滙豐銀聯雙幣信用卡
 - m. 滙豐Green信用卡
7. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。



8. 繳交保費簽賬類別定義乃根據 Visa、MasterCard、銀聯國際或商戶的收單銀行定義的商戶編號，並由我們全權酌情釐定相關簽賬是否屬於合資格簽賬。我們保留最終決定權。如對繳交保費簽賬的定義有任何爭議，有關定義將由我們全權酌情決定，我們保留最終決定權。您於進行簽賬交易前或後，以及申請簽賬分期前或後，我們恕不負責澄清該項簽賬及簽賬分期計劃交易可否獲享優惠。
9. 於獲享額外「獎賞錢」後，如用作計算額外「獎賞錢」的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外「獎賞錢」而不作事先通知。如您於存入額外「獎賞錢」前提早償還獲批核金額或取消合資格簽賬分期計劃，將不獲任何「獎賞錢」。如合資格持卡人於存入「獎賞錢」後提早償還獲批核金額或取消合資格簽賬分期計劃，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。請留意，提早償還獲批核金額或取消簽賬分期計劃或會衍生額外手續費，詳情請瀏覽相關條款及細則。
10. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們保留權利在推廣期間或期後隨時要求您提供有關正式交易紀錄及/或其他文件或證據，以作核實。我們會保留所有提供予我們的正式交易紀錄及其他文件或證據並不予歸還。
11. 您不可：
 - a. 將優惠兌換現金、其他貨品、服務、折扣或轉讓；及
 - b. 與其他優惠同時使用（除特別聲明外）。
12. 合資格信用卡、合資格簽賬分期計劃及「獎賞錢」計劃的條款及細則繼續適用。
13. 任何分期付款計劃須受信用卡簽賬分期計劃的條款及細則所約束。
14. 所有優惠須受本條款及細則約束。我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱有關網頁。
15. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
16. 就本推廣如有任何爭議，我們保留最終決定權。
17. 除您及我們以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
18. 本條款及細則受現行的監管規定所限。
19. 汇豐及您受香港法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。
20. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

21. 「**匯豐**」、「**本行**」、「**我們**」或「**我們的**」指香港上海匯豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。
22. 「**合資格信用卡**」指由香港上海匯豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本卡（不包括附屬卡）。惟美元滙財金卡、大專學生信用卡、優惠卡或銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「簽賬分期計劃」。
23. 「**合資格簽賬**」指推廣期內於以合資格信用卡繳交保費的簽賬交易，包括但不限於個人保險、寵物保險、汽車保險、家居保險及旅遊保險），及最少滿港幣10,000元並以港幣結算，及已誌賬的交易。所有分期付款、



以電子錢包所作的交易（包括增值電子錢包）及未誌帳／取消／退款的交易，均不會算作本推廣的合資格簽帳。

24. 「合資格簽帳分期計劃」指於推廣期內使用HSBC HK App或Reward+所顯示的合資格信用卡（不包括付屬卡）作單一合資格簽帳，並透過HSBC HK App或Reward+成功申請「簽帳分期計劃」下的12個月或以上簽帳分期並獲批核，但不包括任何「All-You-Can-Split」計劃。
25. 「簽帳分期計劃」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡簽帳分期計劃。
26. 「簽帳淨額」指合資格信用卡的最後簽帳金額，所有折扣扣除的金額及現金券/禮物卡之使用均不會計算在內。

借定唔借？還得到先好借！

參考編號：Y25-U8-CAMH4109

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions for HSBC Credit Card Spending Instalment Plan Promotion – Insurance Premium Instalments

When can you enjoy the offer

1. The promotional period for the offer is from 15 November 2025 to 28 February 2026.

What is the offer

2. During the promotion period, when paying insurance premiums with an Eligible Credit Card ('Eligible Transaction(s)') and successfully applying for and being approved for a 12-month or longer transaction instalment under the Spending Instalment Plan ('Eligible Spending Instalment Plan'), you will receive a reward of extra \$100 RewardCash for every HK\$10,000 of approved instalment amount. The extra RewardCash is capped at \$400 RewardCash under this promotion.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. pay with an Eligible Credit Card for any Eligible Transactions; and
 - c. fulfil the requirement under Clause 2 above.

Read before you enjoy the offer

4. If more than one transaction is combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan is not eligible for the offer.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation. If you qualify for the offer, we will credit the extra RewardCash by 31 May 2026 to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
6. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount and/ or Eligible Spending Instalment Plan, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
7. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.



8. The Definition of insurance premium payment is determined according to the merchant codes as defined by Visa , MasterCard, UnionPay International or the merchant's acquiring bank and it is at the sole discretion of the Bank to determine whether the Premium payment transaction belongs to the Eligible Spending. The Bank reserves the right of final decision. We have no obligation to clarify which transactions and Spending Instalment Plan are eligible for the offer before you conduct or after you conducted the transactions and the application of Spending Instalment Plan.
9. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
10. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
11. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offer together with any other offer (unless otherwise specified).
12. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
13. By participating in any spending instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
14. The offer under this promotion is subject to these terms. We can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
15. 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.
16. In case of disputes arising out of this promotion, the decision of us shall be final and conclusive.
17. No person other than you and us which include our successors and assigns 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.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. Each of the Bank and you submit 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.



20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("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

21. **'Bank', 'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.
22. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
23. **'Eligible Transaction(s)'** means any credit card transactions of insurance premium payment, including but not limited to individuals insurance, pet insurance, car insurance, home insurance and travel insurance, which made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$10,000 each and posted on our system during the promotional period. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
24. **'Eligible Spending Instalment Plan'** means the single Eligible Transaction is made by the Eligible Credit Card (except additional credit cards) as displayed in the HSBC HK App or Reward+, and in which a 12-month or longer Transaction Instalment under Spending Instalment Plan is applied successfully for such eligible transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the 'All-You-Can-Split' Programme.
25. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
26. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

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

Reference number: Y25-U8-CAMH4109

Issued by The Hongkong and Shanghai Banking Corporation Limited



專有網上交稅獎賞之條款及細則優惠推廣期

1. 優惠推廣期為2025年11月17日至2026年2月28日。

優惠詳情

2. 於推廣期內，以合資格信用卡 (i) 作合資格簽賬並累積簽賬淨額滿港幣10,000元或以上，及 (ii) 累積合資格稅款金額滿港幣30,000元或以上，您可享：
 - a. 以合資格信用卡累積合資格稅款金額，可享額外「獎賞錢」：

累積合資格稅款金額	額外「獎賞錢」
滿港幣30,000元至港幣49,999元	\$50
滿港幣50,000元至港幣74,999元	\$100
滿港幣75,000元至港幣99,999元	\$150
滿港幣100,000元至港幣199,999元	\$300
滿港幣200,000元或以上	\$400

- b. 以合資格Mastercard®信用卡累積合資格稅款金額滿港幣300,000元或以上，可多享額外\$300「獎賞錢」；
- c. 以合資格信用卡成功申請12個月或以上的合資格簽賬分期計劃，每港幣30,000元獲批核的簽賬分期金額，可享額外\$100「獎賞錢」，整個推廣期內最多可獲額外\$400「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；
 - b. 獲發專有網上交稅獎賞之推廣訊息或於登入HSBC HK Reward+應用程式後獲發此獎賞之推廣專頁；及
 - c. 於推廣期內作合資格簽賬及合資格稅款前成功登記。

獲享優惠前須注意事項

4. 登記須於簽賬及交稅前進行，而登記前之合資格簽賬及合資格稅款將不獲計算。您只須於推廣期內登記一次。完成登記並不代表我們已確認有關信用卡、交易或持卡人符合獲得優惠及額外「獎賞錢」的資格。
5. 有關優惠2c，如您於獲享優惠當天或之前提早償還合資格分期計劃之款項或取消合資格分期計劃，將不獲任何額外「獎賞錢」。如您於獲享優惠後提早償還合資格分期計劃之款項或取消合資格分期計劃，我們有權於有關持卡人的合資格信用卡戶口扣除該額外「獎賞錢」而不作通知。
6. 若您名下持有多於一張合資格信用卡，該等合資格信用卡的所有合資格簽賬、合資格稅款及合資格分期計劃將會合併計算，以釐定您可獲享的額外「獎賞錢」。
7. 如您持有多於一個合資格分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格分期計劃分別可享的「獎賞錢」，惟每筆合資格分期計劃的分期金額不可合併計算。
8. 我們將根據我們持有的登記、合資格簽賬、合資格稅款及合資格分期計劃之紀錄，以計算您可獲享的「獎賞錢」。如您符合資格獲享優惠，我們會於2026年5月31日或之前將額外「獎賞錢」全數自動誌入您於我

們紀錄中累積合資格稅款最高的合資格信用卡戶口內。

9. 如持卡人為綜合戶口附屬卡持卡人，則主卡及附屬卡持卡人均可享用已誌入該附屬卡戶口內的額外「獎賞錢」。
10. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。
11. 於獲享額外「獎賞錢」後，如用作計算「獎賞錢」的有關交易被取消，我們有權於有關持卡人的合資格信用卡戶口扣除該額外「獎賞錢」而不作通知。
12. 若您並非以香港貨幣進行合資格簽賬，有關簽賬金額將以信用卡月結單上已折算為港幣之金額為準。
13. 您於進行簽賬交易前或簽賬交易後，我們恕不負責澄清該項交易可否獲享優惠。
14. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。
15. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們或會隨時要求您提供有關存根、交易紀錄及／或其他證據，以作核實並保存。
16. 合資格信用卡、我們的「獎賞錢」計劃及合資格分期計劃的條款及細則繼續適用。
17. 我們可更改或終止優惠或修改條款及細則並給予適當的通知。
18. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
19. 就本推廣如有任何爭議，本行保留最終決定權。
20. 除客戶及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
21. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。
22. 本優惠之條款及細則受現行監管規定約束。
23. 本行及您各方均接受香港特別行政區法院的非專有司法管轄權管轄，而本條款及細則亦可在任何其他擁有司法管轄權的法院執行。

詞彙定義

24. 「合資格信用卡」指由滙豐於香港發出的港幣個人基本卡、綜合、獨立戶口附屬卡及以港幣戶口簽賬的銀聯雙幣信用卡。若您只持有附屬卡而未持有任何個人基本卡，該附屬卡將不可獲享優惠。
25. 「合資格稅款」指推廣期內以合資格信用卡透過香港滙豐網上理財及／或香港滙豐流動理財應用程式向香港稅務局繳交之稅款。
26. 「合資格簽賬」指推廣期內以合資格信用卡所作的「合資格本地簽賬」或「合資格海外簽賬」，並於核實持卡人有資格獲享優惠時已誌賬的交易。
「合資格本地簽賬」是指於香港的本地商戶簽賬並以港幣結算的交易。有關本地交易是根據VISA國際組織、Mastercard Asia/Pacific (Hong Kong) Limited及中國銀聯就相關國家或地區所設定的代碼釐定。
「合資格海外簽賬」是指 (i) 於海外進行並附有簽賬存根正本或正式交易紀錄的交易。有關海外交易是根據VISA國際組織、Mastercard Asia/Pacific (Hong Kong) Limited及中國銀聯就相關國家或地區所設定的代碼釐定，(ii) 惟非以 (a) 香港貨幣進行的簽賬及 (b) 銀聯雙幣信用卡人民幣戶口進行的人民幣簽賬。簽賬金額以信用卡月結單上的簽賬貨幣及已折算為港幣之金額為準。

以下交易並不是合資格簽賬：

- a. 繳交稅款；
- b. 財務及銀行費用：年費、財務費用、逾期費用；
- c. 其他交易：
 - i. 郵購、傳真及電話訂購；
 - ii. 透過滙豐流動理財應用程式及／或滙豐網上理財繳費；
 - iii. 購買及／或充值儲值卡的交易（包括透過電子錢包或任何其他途徑增值八達通之交易）；
 - iv. 以電子錢包所作的交易（包括增值電子錢包）；
 - v. 八達通自動增值；
 - vi. 於「獎賞錢」購物網及其他推廣進行的換購交易；
 - vii. 現金貸款、「現金套現」分期計劃及「現金套現」計劃的提款金額；
 - viii. 「現金套現」分期計劃及「現金套現」計劃、於本地商戶進行之「信用卡免息分期付款計劃」、「簽賬分期計劃」及其他分期計劃之每月供款金額；
 - ix. 於非金融機構的交易（包括購買外匯、匯票及旅行支票）；
 - x. 於金融機構的交易（包括購買銀行產品及服務）；
 - xi. 電匯；
 - xii. 賭博交易；
 - xiii. 自動轉賬及循環付款；
 - xiv. 所有未誌賬／取消／退款的交易。

27. 「簽賬淨額」指合資格信用卡的最後簽賬金額，所有折扣扣除的金額及現金券／禮物卡之使用均不會計算在內。

28. 「登記」指於2026年2月28日或之前以合資格信用卡成功進行登記。您可登入HSBC HK Reward+應用程式登記優惠。

29. 「合資格分期計劃」指由我們不時提供的「簽賬分期計劃」，但不包括任何「All-You-Can-Split」計劃。

30. 「滙豐」、「我們」或「本行」指香港上海滙豐銀行有限公司，在香港法律下註冊成立的公司，包括其繼承人和受讓人。

借定唔借？還得到先好借！

參考編號：Y25-U8-CAMH4403/TnC/C/

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions for Exclusive Online Tax Payment Rewards

When can you enjoy the offer

1. The promotional period for the offer is from 17 November 2025 to 28 February 2026.

What is the offer

2. During the promotional period, use an Eligible Credit Card to (i) make Eligible Transactions with a total Net Spending Amount of HK\$10,000 or above, and (ii) accumulate Eligible Tax Payments for HK\$30,000 or above, you can:

- a. receive an extra RewardCash upon accumulating Eligible Tax Payment amount with your Eligible Credit Card:

Accumulated Eligible Tax Payment Amounts	Extra RewardCash
HK\$30,000 - HK\$49,999	\$50
HK\$50,000 - HK\$74,999	\$100
HK\$75,000 - HK\$99,999	\$150
HK\$100,000 - HK\$199,999	\$300
HK\$200,000 or above	\$400

- b. receive an additional \$300 RewardCash upon accumulating Eligible Tax Payment of HK\$300,000 or above with an Eligible Mastercard® Credit Card;
 - c. receive an extra \$100 RewardCash for every HK\$30,000 approved instalment amount under an Eligible Instalment Plan of 12 months or above which is successfully applied with an Eligible Credit Card. You can enjoy up to an extra \$400 RewardCash for the entire promotional period.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
 - b. receive our Exclusive Online Tax Payment Rewards promotional messages or our promotional page after logging on to the mobile application HSBC HK Reward+; and
 - c. have successfully completed the Registration before conducting Eligible Transactions and Eligible Tax Payments during the promotional period.

Read before you enjoy the offer

4. You must make a Registration before making any relevant transactions. Any Eligible Transactions and Eligible Tax Payments made before Registration will not be counted. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra RewardCash.
5. For offer 2c, if you make early repayment or cancel the Eligible Instalment Plan on or before the offer fulfilment period, no extra RewardCash will be offered. If you make early repayment or cancel the Eligible Instalment Plan after the offer fulfilment period, we may deduct the extra RewardCash from the Eligible Credit Card Account without notice to you.
6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions, Eligible Tax Payments and Eligible Instalment Plan across the various Eligible Credit Cards in calculating the extra RewardCash.
7. If you have more than one Eligible Instalment Plan, we will calculate the RewardCash you are entitled to for each Eligible Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Instalment Plan cannot be combined for calculation.

8. We will calculate the extra RewardCash based on the records we hold in the Registration, the Eligible Transactions, the Eligible Tax Payments and the Eligible Instalment Plan. If you qualify for the offer, we will credit the total RewardCash to your Eligible Credit Card account with the largest Eligible Tax Payment amount maintained in our record by 31 May 2026.
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 extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
11. If any transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
12. If you make an Eligible Transaction 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 credit card statement.
13. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
14. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
15. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
16. The terms and conditions of the Eligible Credit Card, RewardCash Programme and Eligible Instalment Plan will apply.
17. We can change or cancel the offer or amend the terms and conditions, upon due notice.
18. 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.
19. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
20. No person other than you and us 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.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('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.
22. These terms and conditions are subject to prevailing regulatory requirements.
23. Each of we and you submit 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.

What these terms mean

24. '**Eligible Credit Card**' means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by HSBC. If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer.
25. '**Eligible Tax Payment**' means the tax payment to the Inland Revenue Department in Hong Kong made with an Eligible Credit Card via HSBC HK Mobile Banking app and/or HSBC HK Online Banking during the promotional period.
26. '**Eligible Transactions**' mean any '**Eligible Local Transactions**' or '**Eligible Overseas Transactions**' which are eligible for this promotion and conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period.

'Eligible Local Transactions' are transactions made in Hong Kong dollars at local merchants in Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay.

'Eligible Overseas Transactions' are transactions (i) with original sales slip or official payment record conducted outside Hong Kong according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and China UnionPay; and (ii) in any currency except (a) Hong Kong Dollars, and (b) Renminbi ('RMB') paid with UnionPay Dual Currency credit cards (applicable to RMB sub-account). The transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

These are not Eligible Transactions:

- a. Tax payments;
- b. Finance and bank charges: annual fees, finance charges, late charges;
- c. Other transactions:
 - i. mail, fax and telephone orders;
 - ii. bill payments settled via the HSBC HK App and/or HSBC Online Banking;
 - iii. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - iv. transactions (including top-up transactions) made via e-wallets;
 - v. Octopus Automatic Add Value Service transactions;
 - vi. redemption transactions under RewardCash e-shop and other programmes;
 - vii. cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - viii. monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Credit Card Interest-free Instalment Plan for purchases at local merchants, Spending Instalment Plan and other instalment plans;
 - ix. transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - x. transactions at financial institutions (including purchase of merchandise and services from banks);
 - xi. wire transfers;
 - xii. betting and gambling transactions;
 - xiii. autopay and recurring transactions;
 - xiv. all unposted/cancelled/refunded transactions.

- 27. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.
- 28. **'Registration'** means the successful registration of an Eligible Credit Card on or before 28 February 2026. You can register by logging on to the mobile application HSBC HK Reward+.
- 29. **'Eligible Instalment Plan'** means the Spending Instalment Plan offered by us from time to time, except any 'All-You-Can-Split' Programme.
- 30. **'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

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

Reference number: Y25-U8-CAMH4403/TnC/E

Issued by The Hongkong and Shanghai Banking Corporation Limited



滙豐信用卡「簽賬分期計劃」優惠 — Trip.com之推廣條款及細則

優惠推廣期

1. 優惠推廣期為2025年11月15日至2026年2月28日。

優惠詳情

2. 推廣期內，憑合資格信用卡於指定商戶作合資格簽賬及將該合資格簽賬成功申請「簽賬分期計劃」下的12個月或以上的簽賬分期並獲批核（「合資格簽賬分期計劃」），可享額外2%「獎賞錢」回贈。就此優惠您最多可獲享額外\$400「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；
 - b. 於推廣期內於指定商戶以合資格信用卡作合資格簽賬；及
 - c. 滿足上述條款2之要求。

獲享優惠前須注意事項

4. 如將多於一項交易簽賬合併以申請簽賬分期計劃或以結欠分期形式申請，該簽賬分期計劃將不可獲享優惠。
5. 優惠不限於單一的合資格簽賬分期計劃。如您持有多於一個合資格簽賬分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格簽賬分期計劃分別可享的「獎賞錢」，惟每筆合資格簽賬分期計劃的分期金額不可合併計算。如您符合資格獲享優惠，我們會於2026年5月31日或之前將額外「獎賞錢」自動誌入於我們紀錄中設立最高分期金額並獲成功批核之合資格簽賬分期計劃的合資格信用卡戶口。
6. 若您名下持有多於一張合資格信用卡、相等交易合資格簽賬及/或合資格簽賬分期計劃，有關的額外「獎賞錢」將根據下列排序誌入合資格信用卡戶口內：
 - a. HSBC Privé
 - b. 滙豐卓越理財信用卡®
 - c. 滙豐Visa Signature卡
 - d. 滙豐Red信用卡
 - e. 滙豐easy信用卡 / 白金Visa卡
 - f. 滙豐EveryMile信用卡
 - g. 滙豐滙財金卡
 - h. 滙豐萬事達金卡
 - i. 滙豐Visa卡
 - j. 滙豐萬事達卡
 - k. 滙豐Pulse銀聯雙幣鑽石信用卡
 - l. 滙豐銀聯雙幣信用卡
 - m. 滙豐Green信用卡
7. 於整個推廣期內的額外「獎賞錢」總金額將計算至最接近的整數。



8. 此優惠下的額外「獎賞錢」並不包括「獎賞錢」計劃中可獲享的基本「獎賞錢」。
9. 於獲享額外「獎賞錢」後，如用作計算額外「獎賞錢」的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外「獎賞錢」而不作事先通知。如您於存入額外「獎賞錢」前提早償還獲批核金額或取消合資格簽賬分期計劃，將不獲任何「獎賞錢」。如合資格持卡人於存入「獎賞錢」後提早償還獲批核金額或取消合資格簽賬分期計劃，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。請留意，提早償還獲批核金額或取消簽賬分期計劃或會衍生額外手續費，詳情請瀏覽相關條款及細則。
10. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們保留權利在推廣期間或期後隨時要求您提供有關正式交易紀錄及/或其他文件或證據，以作核實。我們會保留所有提供予我們的正式交易紀錄及其他文件或證據並不予歸還。
11. 您不可：
 - a. 將優惠兌換現金、其他貨品、服務、折扣或轉讓；及
 - b. 與其他優惠同時使用（除特別聲明外）。
12. 合資格信用卡、合資格簽賬分期計劃及「獎賞錢」計劃的條款及細則繼續適用。
13. 任何分期付款計劃須受信用卡簽賬分期計劃的條款及細則所約束。
14. 對於指定商戶所提供的產品及服務質素或指定商戶或會提供的額外推廣優惠/折扣，我們概不承擔任何責任。請向指定商戶的職員查詢優惠詳情及條款細則。
15. 所有優惠須受本條款及細則及指定商戶的條款及細則約束。我們及指定商戶可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱有關網頁。
16. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
17. 就本推廣如有任何爭議，我們及指定商戶保留最終決定權。
18. 除您及我們以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
19. 本條款及細則受現行的監管規定所限。
20. 滙豐及您受香港法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。
21. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

22. 「**滙豐**」、「**本行**」、「**我們**」或「**我們的**」指香港上海滙豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。
23. 「**指定商戶**」指Trip.com網上商店（hk.trip.com）。
24. 「**合資格信用卡**」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本卡（不包括附屬卡）。惟美元滙財金卡、大專學生信用卡、優惠卡或銀聯雙幣信用卡或滙豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「簽賬分期計劃」。
25. 「**合資格簽賬**」指推廣期內於指定商戶以合資格信用卡單一簽賬淨額最少滿港幣1,000元並以港幣結算，及已誌賬的交易。所有分期付款、以電子錢包所作的交易（包括增值電子錢包）及未誌賬／取消／退款的交



易，均不會算作本推廣的合資格簽賬。

26. 「合資格簽賬分期計劃」指於推廣期內使用HSBC HK App或Reward+所顯示的合資格信用卡（不包括付屬卡）作單一合資格簽賬，並透過HSBC HK App或Reward+成功申請「簽賬分期計劃」下的12個月或以上簽賬分期並獲批核，但不包括任何「All -You-Can-Split」計劃。
27. 「簽賬分期計劃」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡簽賬分期計劃。
28. 「簽賬淨額」指合資格信用卡的最後簽賬金額，所有折扣扣除的金額及現金券/ 禮物卡之使用均不會計算在內。

借定唔借？還得到先好借！

參考編號：Y25-U8-CAMH4108

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions for HSBC Credit Card Spending Instalment Plan Promotion – Trip.com

When can you enjoy the offer

1. The promotional period for the offer is from 15 November 2025 to 28 February 2026.

What is the offer

2. During the promotional period, you can receive an extra 2% RewardCash rebate upon successfully applying for a 12-month or longer transaction instalment under the Spending Instalment Plan (the 'Eligible Spending Instalment Plan') with Eligible Transaction made at the Designated Merchant with an Eligible Credit Card. The extra RewardCash is capped at \$400 RewardCash under this promotion.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. pay with an Eligible Credit Card for any Eligible Transactions at the Designated Merchant during the promotional period; and
 - c. fulfil the requirement under Clause 2 above.

Read before you enjoy the offer

4. If more than one purchase transactions are combined or balance instalment is selected for the purpose of an application for a Spending Instalment Plan, such Spending Instalment Plan is not eligible for the offer.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation. If you qualify for the offer, we will credit the extra RewardCash by 31 May 2026 to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record.
6. If you have more than one Eligible Credit Card under your name and with the same Eligible Transaction amount and/ or Eligible Spending Instalment Plan, the extra RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card
 - j. HSBC Mastercard Classic Card
 - k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - l. HSBC UnionPay Dual Currency Credit Card
 - m. HSBC Visa Green Card
7. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.



8. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
9. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of Spending Instalment Plan, please visit the relevant terms and conditions for details.
10. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
11. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. use the offer together with any other offer (unless otherwise specified).
12. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.
13. By participating in any spending instalment plan, you are deemed to have accepted and is bound by the terms and conditions of credit card Spending Instalment Plan.
14. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Designated Merchant.
15. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant. We and the Designated Merchant can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
16. 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.
17. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.
18. No person other than you and us which include our successors and assigns 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.
19. These terms and conditions are subject to prevailing regulatory requirements.



20. Each of the Bank and you submit 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.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("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

22. **'Bank', 'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.
23. **'Designated Merchant'** means Trip.com online shop (hk.trip.com).
24. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit cards) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.
25. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$1,000 each at the Designated Merchant and posted on our system during the promotional period. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.
26. **'Eligible Spending Instalment Plan'** means the single Eligible Transaction is made by the Eligible Credit Card (except additional credit cards) as displayed in the HSBC HK App or Reward+, and in which a 12-month or longer Transaction Instalment under Spending Instalment Plan is applied successfully for such eligible transaction via the HSBC HK App or Reward+ during the promotional period. It does not include the 'All-You-Can-Split' Programme.
27. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
28. **'Net Spending Amount'** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

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

Reference number: Y25-U8-CAMH4108

Issued by The Hongkong and Shanghai Banking Corporation Limited



滙豐信用卡簽賬分期計劃 — 「全新簽賬分期客戶優惠」推廣條款及細則 (「優惠」)

優惠推廣期

1. 優惠推廣期為2025年10月1日至2026年2月28日 (「推廣期」)。

優惠詳情

2. 於推廣期內，全新簽賬分期客戶以合資格信用卡成功申請「簽賬分期計劃」，且獲批核的分期金額滿港幣5,000元或以上及還款期12個月或以上 (「合資格簽賬分期計劃」)，每港幣5,000元獲批核的簽賬分期金額可享額外\$100「獎賞錢」，最高可享額外\$300「獎賞錢」。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 持有於2024年9月30日或之前發出的合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；及
 - b. 於2024年10月1日至2025年9月30日期間 (包括首尾兩日) 無持有或獲批核任何滙豐信用卡之簽賬分期計劃 (包括簽賬分期計劃及「All-You-Can-Split」計劃)；及
 - c. 滿足上述條款2之要求。

獲享優惠前須注意事項

4. 優惠將不可兌換現金、其他貨品、推廣優惠、折扣、轉讓或作現金透支提取。
5. 優惠不限於單一的合資格簽賬分期計劃，如您持有多於一個合資格簽賬分期計劃，我們將根據我們持有的系統紀錄，計算您於推廣期內每個合資格簽賬分期計劃分別可享的「獎賞錢」，惟每筆合資格簽賬分期計劃的分期金額不可合併計算。
6. 於整個推廣期內的「獎賞錢」總金額將計算至最接近的整數。
7. 我們將根據我們持有的合資格簽賬分期計劃紀錄，以計算您可獲享的「獎賞錢」手續費回贈。如您符合資格獲享優惠，我們會於2026年5月31日或之前將「獎賞錢」自動誌入設立最高分期金額之合資格簽賬分期計劃的合資格信用卡戶口內。
8. 若您名下持有多於一張合資格信用卡及相等金額的合資格簽賬分期計劃，有關的「獎賞錢」將根據下列排序誌入合資格信用卡戶口內：
 - a. HSBC Privé
 - b. 滙豐卓越理財信用卡®
 - c. 滙豐Visa Signature卡
 - d. 滙豐Red信用卡
 - e. 滙豐easy信用卡 / 白金Visa卡
 - f. 滙豐EveryMile信用卡
 - g. 滙豐滙財金卡
 - h. 滙豐萬事達金卡
 - i. 滙豐Visa卡



- j. 汇豐萬事達卡
- k. 汇豐Pulse銀聯雙幣鑽石信用卡
- l. 汇豐銀聯雙幣信用卡
- m. 汇豐Green信用卡

9. 於獲享優惠後，如用作計算「獎賞錢」的有關交易被取消，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。如您於存入「獎賞錢」前提早償還獲批核金額或取消合資格簽賬分期計劃，將不獲任何「獎賞錢」。如您於存入「獎賞錢」後提早償還獲批核金額或取消合資格簽賬分期計劃，我們有權於有關合資格信用卡戶口扣取該「獎賞錢」而不作事先通知。請留意，提早償還獲批核金額或取消「簽賬分期計劃」或會衍生額外手續費，詳情請參閱相關條款及細則。

10. 合資格信用卡、合資格簽賬分期計劃及「獎賞錢」計劃的條款及細則繼續適用。

11. 我們保留可隨時更改或終止優惠或修改條款及細則的權利並會將最新內容盡快於網頁公佈。有關最新之優惠內容及條款及細則，請參閱我們的網頁。

12. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣取您已獲享的「獎賞錢」或任何已享用的優惠，或取消您的信用卡。

13. 就本推廣如有任何爭議，本行保留最終決定權。

14. 除您及我們以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

15. 本條款及細則受現行的監管規定所限。

16. 汇豐及您受香港法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

17. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

18. 「**汇豐**」、「**本行**」、「**我們**」或「**我們的**」指香港上海汇豐銀行有限公司，為根據香港法律註冊成立的公司，及其繼承人及受讓人。

19. 「**簽賬分期計劃**」指由香港上海汇豐銀行有限公司（及其繼承人及受讓人）於香港不時提供的信用卡簽賬分期計劃。

20. 「**合資格信用卡**」指由香港上海汇豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本信用卡（不包括附屬信用卡）。惟美元汇財金卡、大專學生信用卡、優惠卡或銀聯雙幣信用卡或汇豐Pulse銀聯雙幣鑽石卡的人民幣子戶口均不可參與「簽賬分期計劃」。

21. 「**合資格簽賬分期計劃**」指於推廣期內使用合資格信用卡申請12個月或以上的「簽賬分期計劃」，且獲成功批核的分期金額滿港幣5,000元或以上，但不包括任何「All-You-Can-Split」計劃。

22. 「**全新簽賬分期客戶**」指持有於2024年9月30日或之前發出的合資格信用卡，並於2024年10月1日至2025年9月30日期間（包括首尾兩日）無持有或獲批核任何汇豐信用卡之簽賬分期計劃（包括簽賬分期計劃及「All-You-Can-Split」計劃）。



借定唔借？還得到先好借！

參考編號：Y25-U8-CAMH4103(New-to-SPI)

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions of HSBC Credit Card Spending Instalment Plan – ‘New-to-Spending-Instalment Customers Promotion’

When can you enjoy the offer

1. The Promotional Period for the offer is from 1 October 2025 to 28 February 2026 (the ‘Promotional Period’).

What is the offer

2. During the Promotional Period, New-to-Spending-Instalment Customer who successfully apply for and get approved for a Spending Instalment Plan with approved amount of HK\$5,000 or above and repayment period of 12 months or above using an Eligible Credit Card (the ‘Eligible Spending Instalment Plan’), can receive an extra \$100 RewardCash for every HK\$5,000 of the approved instalment amount. The RewardCash is capped at \$300 for the offer.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card issued on or before 30 September 2024 and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
 - b. did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and ‘All-You-Can-Split’ Programme) between 1 October 2024 and 30 September 2025 (both dates inclusive); and
 - c. fulfill the requirements under Clause 2 above.

Read before you enjoy the offer

4. The offer cannot be exchanged for cash, other products, promotional offers, or discounts. The offer cannot be transferred or withdrawn as a cash advance.
5. The offer is not limited to a single Eligible Spending Instalment Plan. If you have more than one Eligible Spending Instalment Plan, we will calculate the RewardCash you are entitled to for each Eligible Spending Instalment Plan during the promotion period based on our system records. However, the instalment amounts of each Eligible Spending Instalment Plan cannot be combined for calculation.
6. The total amount of RewardCash for the entire Promotional Period will be rounded up to the nearest integer.
7. We will calculate the RewardCash based on the records we hold on the Eligible Spending Instalment Plan. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account with the highest instalment amount of the Eligible Spending Instalment Plan maintained in our record by 31 May 2026.
8. If you have more than one Eligible Credit Card under your name and with same amount of Eligible Spending Instalment Plan, the RewardCash will be credited to the Eligible Credit Card account according to the following sequence:
 - a. HSBC Privé
 - b. HSBC Premier Mastercard® Credit Card
 - c. HSBC Visa Signature Card
 - d. HSBC Red Credit Card
 - e. HSBC easy Credit Card / Visa Platinum Credit Card
 - f. HSBC EveryMile Credit Card
 - g. HSBC Visa Gold Card
 - h. HSBC Mastercard Gold Card
 - i. HSBC Visa Classic Card



- j. HSBC Mastercard Classic Card
- k. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
- l. HSBC UnionPay Dual Currency Credit Card
- m. HSBC Visa Green Card

9. If any transaction where the RewardCash was awarded is subsequently reversed, we may deduct the RewardCash from the Eligible Credit Card account without notice to you. If you make early repayment or cancel the Eligible Spending Instalment Plan before the fulfilment, no RewardCash will be offered. If you make early repayment or cancel the Eligible Spending Instalment Plan after the fulfilment, we can debit the same RewardCash amount from the Eligible Credit Card account without notice to you. Please note that additional fees and charges might be applicable for early repayment or cancellation of the Spending Instalment Plan, please read the relevant terms and conditions for details.

10. The terms and conditions of the Eligible Credit Card, Eligible Spending Instalment Plan and RewardCash Programme will apply.

11. We reserve the right to amend these terms and conditions and to terminate the offer at any time. The latest details of the offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.

12. 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 RewardCash or debit your credit card to take back any RewardCash you have enjoyed, or cancel your credit card.

13. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.

14. No person other than you and us which include our successors and assigns 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.

15. These terms and conditions are subject to prevailing regulatory requirements.

16. Each of the Bank and you submit 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.

17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('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

- 18. **'Bank', 'HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong, and includes its successors and permitted assigns.
- 19. **'Spending Instalment Plan'** means the credit card Spending Instalment Plan offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) from time to time.
- 20. **'Eligible Credit Card'** means any Hong Kong Dollar personal primary credit cards (except additional credit card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). However, the Spending Instalment Plan is not available to a US\$ Visa Gold Card, an undergraduate credit card, a private label card or the RMB sub-account of a UnionPay Dual Currency credit card or HSBC Pulse UnionPay Dual Currency Diamond Card.



21. '**Eligible Spending Instalment Plan**' means the Spending Instalment Plan of an Eligible Credit Card, which is applied successfully with approved instalment amount equal to HKD5,000 or above and repayment period of 12 months or above during the Promotional Period, but not include any 'All-You-Can-Split' Programme.
22. '**New-to-Spending-Instalment Customers**' refers to customer(s) who did not hold or get approved for any of the Spending Instalment Plan under any HSBC Credit Card (includes Spending Instalment Plan and 'All-You-Can-Split' Programme) between 1 October 2024 and 30 September 2025 (both dates inclusive).

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

Reference number: Y25-U8-CAMH4103(New-to-SPI)

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