



## Terms and Conditions of HSBC Credit Card x YOHO Extra Welcome Offer

### When can you enjoy the offer

1. The promotional period is from 1 November (12:00 a.m.) until 31 December 2024 (11:59 p.m.).

### What is the offer

2. During the promotional period, you can enjoy the Extra Welcome Offer as follows if you fulfill the requirements under clause 2(a) to (b):

Eligible Credit Card	Extra Welcome Offer	
	Option 1	Option 2
HSBC Premier Mastercard®	KOIZUMI Ion balance hair dryer KHD-9910 (Suggested Retail Price: HK\$600)	KOIZUMI Negative Ions Straight Iron World-wide voltage KHS-8710 (Suggested Retail Price: HK\$600)
HSBC Red Credit Card		
HSBC EveryMile Credit Card		
HSBC Visa Signature Card		
HSBC Visa Platinum Card		
HSBC Visa Gold Card		
HSBC Visa Gold Card for Students		
HSBC Pulse UnionPay Dual Currency Diamond Credit Card		
HSBC UnionPay Dual Currency Credit Card		

- a. successfully apply an Eligible Credit Card via HSBC website, HSBC Internet Banking or HSBC HK Mobile Banking app (HSBC HK App) and your application is approved; and
- b. successfully complete the Registration via the designated website (<https://cloud.messaging.hsbc.com.hk/yoho24>) and choose **one** of the Extra Welcome Offers above.

### How can you enjoy the offer

3. You can enjoy the offer if:
  - a. you fulfil the requirements under Clause 2 above; and
  - b. you hold the Eligible Credit Card and your credit card account is valid and in good standing until the offer fulfilment period.
4. You cannot enjoy the offer if:
  - a. you have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card; or
  - b. you have cancelled any HSBC personal primary credit card application on or after 1 October 2024; or



- c. you are an additional card applicant.
5. We will determine whether you are eligible for the offer based on our system records and registration. If you qualify for the offer, we will deliver the redemption details of the Extra Welcome Offer to your HSBC Reward+ account on or before 31 July 2025.
6. You are required to download HSBC Reward+ to receive the redemption details of the Extra Welcome Offer. You can redeem the Extra Welcome Offer at YOHO stores on or before 30 September 2025 according to instruction mentioned in HSBC Reward+ > Account tab > My e-Coupons.
7. If your Eligible Credit Card is cancelled within 13 months from its issuance, we may debit your credit card for the equivalent value of any offer you have enjoyed without notice. Please refer to Clause 2 for value of offer.

#### About annual fee waiver

8. Your Eligible Credit Card can enjoy:
  - a. a 1-year credit card annual fee waiver (applicable to HSBC EveryMile Credit Card); or
  - b. a 2-year credit card annual fee waiver (applicable to HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card); or
  - c. a perpetual credit card annual fee waiver (applicable to HSBC Premier Mastercard®, HSBC Red Credit Card and HSBC Visa Gold Card for Students).

#### Read before you enjoy the offer

9. We have no obligation to clarify whether your registration is successful before the offer fulfillment period. We also have no obligation for your ineligibility to the offer if you have registered with any incorrect information.
10. You can only enjoy one of the Extra Welcome Offers once under Clause 2 in this promotion.
11. You are not allowed to change the selected Extra Welcome Offer upon completing the Registration.
12. During the promotional period, if you register more than one concurrent Extra Welcome Offer Promotion(s) run by us, your **LAST Registration Record** shall prevail.



13. We will determine your eligibility and grant you **ONE** registered Extra Welcome Offer based on your **LAST Registration Record** and the requirements of related Extra Welcome Offer Promotion, unless otherwise specified.
14. HSBC is neither vendors nor service providers of the Extra Welcome Offer, thus HSBC is not responsible for the product or services provided by the merchant.
15. The product/service is supplied by the merchant. The merchant reserves the right to amend, cancel or suspend this offer without prior notice.
16. The Extra Welcome Offer cannot be returned, exchanged for cash, other products, services or discounts and subject to relevant terms and conditions. Please refer to the respective terms and conditions or contact the merchant for details.
17. If the Extra Welcome Offer is unavailable due to circumstances beyond the control of us, we reserve the right to substitute the offer with one of similar or equivalent value.
18. The color of the Extra Welcome Offer will be randomly assigned.
19. The Extra Welcome Offer is not replaceable in the event of any loss or damage.
20. The terms and conditions of the Eligible Credit Card and all other applicable prevailing promotions offered by us will apply.
21. We can change or cancel the offer or amend the terms and conditions.
22. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may debit your credit card for the equivalent value of any offer you have enjoyed without notice or cancel your credit card.
23. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
24. The personal data collected by us in the Registration will be handled in accordance with our privacy policy (<https://www.hsbc.com.hk/misc/data-privacy-notice/>). Such personal data will only be recorded for verification purposes in respect of this promotion and will not be used to update our record or for other purposes.
25. No person other than Eligible Credit Card holders 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.
26. 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 and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

### What these terms mean

27. **“Eligible Credit Card”** refers to any personal primary HSBC Premier Mastercard®, HSBC Red Credit Card, HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Visa Gold Card for Students, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
  
28. **“Registration”** means the successful registration via the designated website (<https://cloud.messaging.hsbc.com.hk/yoho24>).
  
29. **“HSBC Reward+”** refers to the HSBC HK Reward+ mobile application.
  
30. **“Extra Welcome Offer Promotion”** means the promotion that required to register via the designated website and fulfill the related requirements to enjoy the Extra Welcome Offer.
  
31. **“Last Registration Record”** means the last record of your registration according to the registration date and time based on our system records and to determine your last registered Extra Welcome Offer Promotion if you have registered multiple prevailing Extra Welcome Offer Promotion(s) during the promotional period.

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