

Terms and Conditions of HSBC Credit Card x HKTVMall Welcome Offer

When can you enjoy the HKTVMall Offer

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

What is the HKTVMall Offer

2. During the promotional period, you can enjoy the HKTVMall Offer as set out below if you successfully apply for an **HSBC Visa Signature Card** or **HSBC EveryMile Credit Card ("Eligible Credit Card")** via the Designated Promotion Page (www.redhotoffers.hsbc.com.hk/en/hktvmall-acq-offer/) and fulfil the respective requirement(s) of 2(a) and/or 2(b):

	HSBC EveryMile Credit Card		HSBC Visa Signature Credit Card	
Requirements for HKTVMall Offer	New Credit Card Customers	Existing Credit Card Customers	New Credit Card Customers	Existing Credit Card Customers
a. Your application is approved	HK\$100 HKTVMall eGift Voucher	Not applicable	HK\$100 HKTVMall eGift Voucher	HK\$100 HKTVMall eGift Voucher
b. Make Eligible Transactions of HK\$8,000 or above with the Eligible Credit Card within the first 60 calendar days after card issuance	HK\$800 HKTVMall eGift Voucher	HK\$200 HKTVMall eGift Voucher	HK\$800 HKTVMall eGift Voucher	HK\$200 HKTVMall eGift Voucher

How can you enjoy the HKTVMall Offer

3. You can enjoy the offer if:
 - a. you fulfil the requirement(s) 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 November 2024; or
 - c. you are an additional card applicant.
5. We will determine whether you are eligible for the related offer based on your offer selection and our system records. If you qualify for the HKTVmall Offer, we will deliver the offer to your HSBC Reward+ account on or before 31 August 2025.
6. You are required to download HSBC Reward+ to receive the eGift Voucher. You can retrieve and use the eGift Voucher according to the instruction mentioned in HSBC Reward+ > Account tab > My e-Coupons.
7. During the promotional period, if you have selected the HKTVmall Offer of this promotion upon applying for the Eligible Credit Card, you cannot enjoy other prevailing extra welcome offer(s) run by us.
8. 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.

About annual fee waiver

9. 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)

Read before you enjoy the offer

10. Eligible Transactions are defined according to the merchant codes/transaction type issued by Visa or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
11. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
12. You can only enjoy the HKTVmall Offer once under Clause 2 of this promotion.



13. You are not allowed to change the selected welcome offer upon submitting the application.
14. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
15. The terms and conditions of the Eligible Credit Card Reward Scheme, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
16. HSBC is neither vendors nor service providers of the eGift Voucher, thus HSBC is not responsible for the product or services provided by the merchant.
17. The eGift Voucher is supplied by the merchant. The merchant reserves the right to amend, cancel or suspend this offer without prior notice.
18. The eGift Voucher cannot be exchanged for cash and subject to relevant terms and conditions. Please refer to the terms and conditions stated on the eGift Voucher or contact the merchant for details.
19. If the eGift Voucher 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.
20. We can change or cancel the offer or amend the terms and conditions.
21. 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.
22. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
23. 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

24. **"Eligible Credit Card"** refers to any personal primary HSBC Visa Signature Card and HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

25. "Eligible Transactions" refer to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges;
- Transactions made with additional card(s);
- Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

26. "New Credit Card Customers" refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.

27. "Existing Credit Card Customers" refer to customers with any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.

28. "HSBC Reward+" refers to the HSBC HK Reward+ mobile application.

29. "eGift Voucher" refer to the HKTVmall eGift Voucher of this promotion.

30. "e-wallets" refers to payment platforms including but not limited to Alipay, WeChat Pay, PayMe and etc.



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