

RewardCash Programme Terms and Conditions

A) General Terms and Conditions Who may participate in RewardCash Programme

- 1. We may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the RewardCash Programme. The availability or redemption of some benefits, schemes or arrangements may be governed by further terms and conditions specified by us from time to time. Such benefits, schemes or arrangements may include RewardCash e-Shop, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants and Mileage Programme.
- 2. Personal credit cards issued by us in Hong Kong and of the types specified by us from time to time are eligible for the RewardCash Programme. We have the right to specify and vary the types of credit cards that are eligible for the RewardCash Programme. We may exclude (a) any types of credit cards from the RewardCash Programme, or (b) any benefits, schemes or arrangements under the RewardCash Programme. Unless we specify otherwise, eligible credit cards include Visa, MasterCard and UnionPay credit cards. Eligible credit cards may be primary cards or additional cards and may be denominated in Hong Kong dollar, Renminbi or United States dollar. Standalone private label card and iCAN card are not eligible for the RewardCash Programme.
- 3. If an eligible HSBC customer has enrolled to Standalone RewardCash Programme via Reward+ successfully, he/she is also eligible to participate in the RewardCash Programme.
- 4. Your participation in the RewardCash Programme is governed by these Terms and Conditions and any other terms and conditions specified by us from time to time. If any dispute arises in relation to the RewardCash Programme, our decision or (if applicable) the relevant merchant's decision is final. Such dispute may include (a) any dispute over your eligibility for participation, your entitlement to benefits, records of redemption or other activities or transactions, or (b) any dispute between you and any merchant participating in the RewardCash Programme.

Earning RewardCash

- Applicable to credit cardholders only:
- 5. Except as specified in Clause 7, you earn \$1 RewardCash for: (a) every HK\$250 spent with your eligible card denominated in Hong Kong dollar;
- (b) every US\$30 spent with your USD Visa Gold Card; or
- (c) every RMB250 spent with your UnionPay Dual Currency credit card Renminbi sub-account.

Applicable to credit cardholders and those who are enrolled to the Standalone RewardCash Programme.

- 6. Both can earn RewardCash by completing different missions as shown on Reward+ or by joining the activities , promotions and campaigns that we may launch from time to time.
- 7. We have the right not to award or allow you to use RewardCash unless your credit card and your Standalone RewardCash Programme Profile (whichever applicable) are

valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:

(a) cash advance:

(b) fees and charges;

- (c) withdrawals under a cash or spending instalment plan;
- (d) (i) online bill payments to the Inland Revenue Department made with any credit card,
- (ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card,
- (iii) online bill payments to finance companies made with any credit card, and
- (iv) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card.

RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and

- (e) quasi cash transactions including:
- (i) betting and gambling transactions,
- (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques).
- (iii) transactions at financial institutions (including purchase of merchandise and services from banks), (iv) wire transfers, and
- (v) purchase and/or reload of stored value cards or e-Wallets (except for reload to PavMe and via Octopus Automatic Added Value Service), according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time.
- 8. A card transaction does not earn RewardCash if: (a) it is unposted; or
- (b) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part
- 9. We will credit RewardCash earned by you to your card account. For the purpose of calculating your RewardCash entitlement, we will carry forward:
- (a) any odd dollars spent to the next card transaction; and
- (b) any odd dollars remaining on a statement date to the following statement month.
- 10. For a purchase under an instalment plan, you earn RewardCash as and when an instalment amount is posted to your card account. Posting of such amount may be in a lump sum or in instalments depending on the types and features of instalment plan.

Expiration of RewardCash

- 11. RewardCash earned with credit cards, are usually valid for at least one year and for up to two years. RewardCash earned with HSBC Privé has no expiry date. RewardCash earned with HSBC Premier MasterCard is valid for up to three years. The expiry date for RewardCash earned on a card will be the date of the card statement of the expiry month (regardless of the year) of the card. The expiry month will be shown in your card statement and (if applicable) your HSBC Internet Banking profile.
- 12. For the information of the expiry of the RewardCash earned under the Standalone RewardCash Programme Profile, please refer to Standalone RewardCash Programme Terms and Conditions for details.

Transfer, pooling and redemption of RewardCash

- 13. (a) RewardCash is not transferable unless we otherwise specify. RewardCash may be transferred from one cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App. (b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number or under your Standalone RewardCash Programme Profile (if applicable), unless otherwise specified in these Terms and Conditions. If you are a primary credit cardholder, you may also pool RewardCash earned with additional credit cards.
- 14. We have the right to specify and vary the amount of RewardCash for redeeming various products and services from time to time. We have the right to accept or decline your request to redeem RewardCash. If you have not accumulated sufficient amount of RewardCash to redeem a product or service, any request to redeem or any purchase order will be cancelled automatically.
- 15. Once a redemption request or purchase order has been accepted by us or a participating merchant, you are not allowed to change, cancel or seek refund on it or exchange any redeemed item.
- 16. (a) We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card and/or your Standalone RewardCash Programme Profile if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction. (b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card and/or your Standalone RewardCash Programme Profile by you or by us.

Participating merchants

- 17. We have the right to specify and vary from time to time without notice (a) the merchants participating in the RewardCash Programme, or
- (b) any scheme or arrangement under the RewardCash Programme. We are not liable to you for any change of merchants. You may visit our website for the latest list of participating merchants.
- 18. Redemption of goods, services, vouchers, certificates, coupons or other benefits at a participating merchant is subject to the merchant's policy and the terms and conditions specified by the merchant.

Miscellaneous

- 19. We are not supplier of third party products or services redeemable under the RewardCash Programme. We do not accept any liability relating to them. We are not responsible for lost, damaged or stolen products, vouchers, certificates or coupons redeemed or exchanged by you under the RewardCash Programme.
- 20. The general terms and conditions set out in Section A of these Terms and Conditions apply to all benefits, schemes or arrangements under the RewardCash Programme. If any such benefit, scheme or arrangement is also governed by further terms and conditions, the further terms and conditions prevail over the general terms and conditions to the extent of any inconsistency between them. Such further terms and conditions may be set out in these Terms and Conditions or separately. We have the right to vary these Terms and Conditions and any other terms and conditions relating to the RewardCash Programme from time to time by notice.

- Conditions.
- 22. These Terms and Conditions are governed by and will be non-exclusive jurisdiction of the Hong Kong courts.
- 23. The English version of these Terms and Conditions prevails to Conditions is for reference only.

B) RewardCash e-Shop

- 24. We have the right to change or remove items available at RewardCash e-Shop from time to time without notice. An item is available only while stocks last.
- 25. You can redeem items at RewardCash e-Shop via Reward+ App or by returning a duly completed redemption form to us (applicable for credit cardholders only). We will mail a notification letter relating to your request to redeem RewardCash to your correspondence address (if you use RewardCash earned from your credit cards for redemption or used credit card payment to settle part of your for redemption) or residential address (if you only use RewardCash earned from the Standalone RewardCash Programme for redemption) within four to six weeks after we receive your request to redeem. A confirmation email will also be sent to your valid email address once a successful redemption in RewardCash e-Shop.
- 26. RewardCash must be used in a whole number at RewardCash e-Shop subject to a minimum of \$10 RewardCash for each item. Every \$1 RewardCash equals to HK\$1 at RewardCash e-Shop. For credit cardholders, you may redeem items at RewardCash e-Shop using the full amount of RewardCash or a combination of RewardCash and cash. You must pay the cash portion by your HSBC credit card via HSBC Internet Banking. If you have a Standalone RewardCash Programme Profile only, you may only redeem items at RewardCash e-Shop using the full amount of RewardCash.
- 27. Offers featured in a designated exclusive section of RewardCash e-Shop are available exclusively to holders of credit cards specified in that section.
- 28. The price indicated for an item at RewardCash e-Shop is in Hong Kong dollars unless we specify otherwise. If you redeem an item using your USD Visa Gold Card, we will process it as a foreign currency transaction.
- valid and in good standing.
- redemption offers (as and when available).
- (unless we specify otherwise).

C) RewardCash Certificate Scheme Register to participate

21. 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

- construed according to Hong Kong laws. You submit to the
- the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and

- 29. (a) Loyalty discounts are available from time to time for credit cardholders only. A "lovalty discount" is a discount on the observed retail price of an item. The loyalty discount is based on the number of years elapsed since we issued your first primary personal credit card. The credit card must be
- (b) The loyalty discounts do not apply to the following: vouchers redemption, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme (including mileage programme annual fee waiver), credit card annual fee waiver, or special
- (c) You are not allowed to use the lovalty discounts in conjunction with any other promotional offer or discount
- 30. Only credit cardholders are eligible for the registration of RewardCash Certificate Scheme. In order to participate in

the RewardCash Certificate Scheme, you must submit your application to us via HSBC Website or by returning a duly completed registration form to us by 15 June 2024 which we subsequently approve. Upon successful registration for the RewardCash Certificate Scheme, you may request to update or cancel your registration for the RewardCash Certificate Scheme from time to time. We will usually process a registration form or a request within 14 working days after receiving the form or the request from HSBC Website or other channels.

31. You may enrol various credit cards issued by us to you under the same Hong Kong Identity Card or Passport number for the RewardCash Certificate Scheme. If you are a primary cardholder, you may also enrol additional cards for the RewardCash Certificate Scheme. However, you must select one primary card for monthly RewardCash consolidation ("Consolidating Card").

Conversion of RewardCash to RewardCash Certificate

- 32. For calculating your RewardCash Certificate entitlement, accumulated and unused RewardCash in each of your enrolled card accounts will be automatically transferred to the Consolidating Card account on each statement date. That transfer will be shown in the respective card account statements of the relevant month.
- 33. We convert all accumulated and unused RewardCash in the Consolidating Card account as of each statement date of the Consolidating Card, Conversion of RewardCash to a RewardCash Certificate is made in blocks of \$50 RewardCash. The total value of RewardCash Certificate accumulated and issued will be shown in each monthly statement of the Consolidating Card and via HSBC Internet Banking.
- 34. (a) We issue one RewardCash Certificate each quarter. We calculate the value of the RewardCash Certificate to be issued to you on the last working day of March, June, September and December in a calendar year. The RewardCash Certificate will be mailed to you in the following month (i.e. April, July, October and January respectively).
- (b) Each RewardCash Certificate is valid for 6 months from its issue date. We will not re-issue or replace an expired RewardCash Certificate.
- (c) You are not allowed to (i) reverse any RewardCash transferred from your enrolled credit cards to the Consolidating Card, or (ii) convert any RewardCash Certificate back to RewardCash.
- 35. We have the right to cancel your right to participate in the RewardCash Certificate Scheme at any time if any of your enrolled credit card accounts becomes invalid or is not in good standing, which may include a card account being cancelled or blocked for any reason. Where we cancel your participation, we have the right to cancel or make any other arrangement for any accumulated and unused RewardCash in your Consolidating Card account and any RewardCash Certificates issued to you.

Exchange RewardCash Certificates for merchant coupons

- 36. (a) You can exchange RewardCash Certificates for merchant coupons at one of the designated outlets of merchants participating in the RewardCash Certificate Scheme. You must present the original RewardCash Certificate and your Consolidating Card for exchanging merchant coupons.
- (b) Each RewardCash Certificate can only be exchanged for merchant coupon(s) of equivalent value at one of the designated outlets of the participating merchant as stipulated on the RewardCash Certificate.

- (c) If you report loss or theft of a RewardCash Certificate to us but the RewardCash Certificate subsequently comes into your possession, you are not allowed to exchange the RewardCash Certificate for merchant coupons. If you do so, in addition to our rights specified in Clause 13 above, we also have the right to debit the amount of RewardCash corresponding to the value of the merchant coupon(s) exchanged using the RewardCash Certificate, without prior notice to you.
- 37. You are not allowed to (a) redeem RewardCash Certificates or merchant coupons for cash, or (b) transfer them to another card account.

D) Instant RewardCash Redemption at Merchants

- 38. iCAN cards and UnionPay Dual Currency credit cards are not eligible for "Instant RewardCash Redemption at Merchants".
- 39. If you are a primary credit cardholder, all accumulated and unused RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number and related additional credit cards will be pooled for redeeming and paying for products and services at the participating merchants. If you are an additional credit cardholder, only RewardCash earned with your credit card can be used for redeeming and paying for products and services at participating merchants.
- 40. Where the purchase price is less than the amount of RewardCash available for redemption, the amount of RewardCash equivalent to the purchase price will be deducted. Where the purchase price is greater than the amount of RewardCash available for redemption, the entire amount of available RewardCash will be deducted and you must pay the shortfall in the purchase price by your HSBC credit card. You cannot specify the amount of RewardCash to be deducted. RewardCash will be deducted instantly at the time a participating merchant processes your redemption order.

E) Mileage Programme

- 41. You are eligible to participate in the Mileage Programme only if you hold an eligible credit card and are eligible to participate in the RewardCash Programme.
- 42. We have the right to vary the airlines that participate in the Mileage Programme at any time by notice.
- 43. (a) You have to apply for participating in the Mileage Programme with respect to a participating airline, even if you are already a member of its frequent flyer programme. You have to apply by filling in an enrolment form prescribed by the participating airline. A participating airline may accept or decline your application at its discretion.
- (b) Your eligibility and participation in the Mileage Programme with respect to a participating airline is subject to (i) the terms and conditions in the enrolment form, and (ii) any further terms and conditions which may be specified or varied by the participating airline from time to time. A copy of the participating airline's terms and conditions will be sent to you upon your enrolment with the participating airline
- 44. You can pool accumulated and unused RewardCash in your eligible credit card accounts (whether primary or additional credit card accounts) and your Standalone RewardCash Programme Profile (f applicable).
- 45. (a) You may transfer RewardCash from your primary and/ or additional credit card account, and your Standalone RewardCash Programme Profile (if applicable) to the frequent flyer programme account maintained in your personal capacity with a participating airline, as long as

your credit card account is valid and in good standing. Please note that if you hold:

- (i) an additional card, you will only be able to transfer the RewardCash earned from your additional card to your own frequent flyer programme account.
- (ii) a primary card and have an additional card under your primary card, you will be able to transfer the RewardCash earned from both the primary and additional cards to your own frequent flyer programme account.
- (iii) a Standalone RewardCash Programme Profile only, please visit Reward+, our website or our social media for the latest details on whether you are allowed to transfer the RewardCash earned from Standalone RewardCash Programme to your own frequent flyer programme account.

You are not allowed to transfer RewardCash to a frequent flyer programme account in the name of another person who participates in the Mileage Programme

- (b) The minimum transaction amount may vary from time to time. Please visit Reward+ or our website for the latest details
- (c) You are allowed to transfer RewardCash only prior to its expirv date.
- (d) After transferring RewardCash from your credit card account and/or Standalone RewardCash Programme Profile (if applicable) to your frequent flyer programme account with a participating airline, you are not allowed to (i) transfer it back to your credit card account, or (ii) retransfer it to your frequent flyer programme account with another participating airline.
- 46. The conversion rate of RewardCash to miles differs for each participating airline, and it may be varied from time to time by notice. The latest conversion rate is available at our website.
- 47. You agree to pay us an annual fee for participating in the Mileage Programme as notified to you from time to time. You authorise us to debit the fee from any credit card account when it is due. The fee is non-refundable. The latest annual fee is available at our website.
- 48. (a) We take no responsibility for (i) RewardCash transferred by you to your frequent flyer programme account with any participating airline, or (ii) the acts or omissions of any participating airline.
- (b) A participating airline may vary its policies or terms and conditions relating to the Mileage Programme or its frequent flyer programme at any time without notice. even if a variation affects mileage calculation, your accumulated mileage or other benefit entitlements, or benefit redemption.

F) Pay with RC

49. "Pay with RC" allows you (in your capacity as a primary credit cardholder) to use RewardCash to pay your credit card statements and transactions via channels designated by us. "Pay with RC" is part of the RewardCash Programme and it is governed by these Terms and Conditions and the Reward+ Terms and Conditions

G) HSBC Privé and HSBC EveryMile Credit Card

- 50. Insofar as HSBC Privé and HSBC EveryMile Credit Card are concerned, notwithstanding anything contained in Clauses 13(a) and 25 :
- (a) HSBC Privé and HSBC EveryMile Credit Card cannot receive RewardCash transferred from any cardholders.

- (b) Redemption of items or mileage with RewardCash earned with HSBC Privé and HSBC EveryMile Credit Card should be made with Reward+ App, but not through HSBC Internet Banking.
- (c) HSBC Privé and HSBC EveryMile Credit Card cannot be selected as the Consolidating Card for the RewardCash Certificate Scheme.

H) Standalone RewardCash Programme

- 51. Insofar as Standalone RewardCash Programme Profile is concerned, notwithstanding anything contained in Clauses 13(a) and 25:
- (a) Standalone RewardCash Programme Profile cannot receive RewardCash transferred from any credit card cardholders.
- (b) Standalone RewardCash Programme Profile cannot transfer RewardCash to other Standalone RewardCash Programme Profile or credit card cardholders.
- (c) Redemption of items or mileage (if applicable) with RewardCash earned with Standalone RewardCash Programme Profile should be made with Reward+ App
- (d) Any information related to the RewardCash earned from Standalone RewardCash Programme Profile would only be available on Reward+ App only.

Definitions

Consolidating Card is defined in Clause 31.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Reward+ App means the HSBC Reward+ mobile app which is a dedicated for HSBC customers to manage your HSBC card accounts and Standalone RewardCash Programme Profile in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

vou or **vour** means the person to whom we issue a credit card (whether a primary card or an additional card).

Effective from 31 October 2024

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail

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



「獎賞錢|計劃條款及細則

A) 一般條款及細則 誰可參與「獎賞錢」計劃

- 1. 本行可提供、更改、暫停或撤銷「獎賞錢|計劃下的不 同優惠、計劃或安排。本行可能不時指定規管提供 或換領某些優惠、計劃或安排的其他條款及細則。 該等優惠、計劃或安排可包括「獎賞錢|e-Shop、「獎 賞錢」禮券計劃、於商戶即時兑換「獎賞錢」及「飛行 優惠計劃」。
- 2. 本行在香港發出及屬本行不時指定種類的個人信用 卡方合資格參與「獎賞錢」計劃。本行有權指定及更 改合資格參與「獎賞錢|計劃的信用卡種類。本行可 豁除(a)可參與「獎賞錢|計劃的任何信用卡種類,或 (b) 「獎賞錢」計劃下的任何優惠、計劃或安排。除非 本行另有指定,合資格信用卡包括滙財卡、萬事達 卡及銀聯信用卡。合資格信用卡可以是主卡或附屬 信用卡,亦可以是港幣、人民幣或美元卡。獨立優惠 卡及iCAN卡不合資格參與[獎賞錢|計劃。
- 3. 若合資格滙豐客戶成功透過Reward+登記參加獨立 獎賞錢計劃,則符合資格參與[獎賞錢]計劃。
- 4. 閣下參與「獎賞錢|計劃受本條款及細則及本行不時 指定的任何其他條款及細則規管。如就「獎賞錢」計 劃出現任何爭議,本行或有關商戶(如適用)的決定 為最終的。該等爭議可包括(a)就閣下的參與資格、 閣下可獲取的優惠、換領或其他活動或交易的記錄 的任何爭議,或(b)閣下與參與「獎賞錢」計劃的商戶 之間的任何爭議。

賺取「獎賞錢」

僅適用於信用卡持卡人:

- 5. 除第7條另有指定外,閣下在下列情況下,即可賺取 \$1「獎賞錢|:
- (a) 以合資格的港幣信用卡簽賬每港幣250元;
- (b) 以美元滙財金卡簽賬每30美元; 或
- (c) 以銀聯雙幣信用卡人民幣子戶口簽賬每人民幣 250元。

適用於信用卡持卡人及已參加獨立獎賞錢計劃的人士:

- 6. 均可以通過完成Reward+上的活動、任務或參加我 們不時推出的其他推廣和活動以賺取計劃「獎賞錢」
- 7. 除非閣下的信用卡及獨立獎賞錢計劃賬號(視何者適 用而定)為有效及信用狀況良好,本行有權不給予閣 下「獎賞錢」或不讓閣下使用「獎賞錢」。本行亦有權

- 不時指定及更改賺取「獎賞錢|的比率及不能賺取「獎 賞錢|的簽賬種類。目前,不能賺取[獎賞錢|的簽賬 種類包括下列各項:
- (a) 現金透支;
- (c) 現金套現或簽賬分期計劃下的提款;
- (d) (i) 以任何信用卡在網上向税務局繳交的賬單;
- (ii) 以任何信用卡在網上向保險公司繳交為償還 保險公司保單貸款賬單類別的費用;
- (iii) 以任何信用卡在網上向金融機構繳付賬單;
- (iv) 以普通卡、金卡或銀聯雙幣信用卡在網上繳 交的賬單。

以合資格信用卡在網上繳費,只有每月月結單周 期之首港幣10.000元之合資格網上繳交費用才可 獲享「獎賞錢|;及

- (e) 半現金交易包括根據Visa、萬事達卡國際組織或 銀聯(按情況適用)不時界定之商戶編號的:
- (i) 賭博交易;
- (ii) 於非金融機構的交易(包括購買外匯、匯票及 旅行支票);
- (iii) 於金融機構的交易(包括購買銀行產品及服 務);
- (iv) 電匯;及
- (v) 購買及/或充值儲值卡或電子錢包(PavMe及 八 達 诵 白 動 增 佰 服 務 除 外)
- 8. 在下列情況下,信用卡交易不能賺取「獎賞錢」: (a) 信用卡交易未被誌賬;或
- (b) 信用卡交易已被誌賬但隨後全數或部分被取消、 還原或退回(包括購物退税)。
- 9. 本行會將閣下賺取的「獎賞錢」存入閣下的信用卡戶 口。為計算閣下可賺取的「獎賞錢」,本行會將: (a) 任何剩餘金額帶往下一次信用卡交易;及

(b) 任何於結單日的剩餘金額帶往下一個結單月。

10. 就分期計劃下的購物交易,當供款金額誌入閣下的 信用卡戶口時,閣下即可賺取[獎賞錢]。該等誌賬 可以全數或分期方式,視平分期計劃的種類及特點 而定。

「獎賞錢」有效期屆滿

11. 以信用卡賺取的「獎賞錢」有效期通常最短為一年及 最長為兩年。HSBC Privé賺取的「獎賞錢|沒有期限。 以滙豐卓越理財萬事達卡賺取的「獎賞錢|有效期最 長為三年。閣下已賺取的「獎賞錢」於信用卡屆滿月 份(不論年份)的結單日到期。信用卡屆滿月份會顯 示於信用卡結單及(如適用)閣下的滙豐網上理財賬 戶內。

12. 有關以獨立獎賞錢計劃賬號所賺取的「獎賞錢」有效 期限詳情,請參閱獨立獎賞錢計劃之條款及細則。

轉讓、合併及換領「獎賞錢」

- 13. (a)除非本行另有指定,「獎賞錢|不可轉讓。「獎賞錢| 可於本行的Reward+應用程式由一位持卡人轉讓至 另一位持卡人。若閣下沒有安裝Reward+應用程式 或並未於Reward+應用程式內登記使用「獎賞錢」的 轉讓功能,閣下亦可接收來自他人的「獎賞錢」。(b) 閣下可合併使用就同一香港身分證或護照號碼向閣 下發出的各張信用卡或以獨立獎賞錢計劃賬號(如 適用)所賺取的「獎賞錢」(除非本條款及細則另有指 定)。若閣下是主卡持卡人,閣下亦可合併使用附屬 信用卡所賺取的「獎賞錢」。
- 14. 本行有權不時指定及更改換領不同產品及服務所需 的「獎賞錢|金額。本行有權接納或拒絕閣下「獎賞錢| 換領的要求。如閣下未有累積足夠「獎賞錢」以換領 產品或服務,任何換領要求或訂購指示將自動被取 治。
- 15. 换領要求或訂購指示一經本行或參與商戶接受, 閣 下就不可更改、取消、尋求退款或退換任何已換領 項目。
- 16. (a)如本行合理地認為閣下在賺取、合併、換領或使用 (包括轉移或轉換)「獎賞錢|方面涉及任何欺詐或濫 用行為,本行有權沒收或取消任何已累積的[獎賞錢] 及終止閣下的信用卡及/或獨立獎賞錢計劃賬號。該 等欺詐或濫用行為可包括用一項交易賺取[獎賞錢] 後以任何方式獲退回該項交易的金額。(b)無論是由 閣下主動取消信用卡或被本行終止使用信用卡及/或 獨立獎賞錢計劃賬號,本行有權取消閣下任何已累 積的[獎賞錢]。

參與商戶

17. 本行有權不時指定及更改下列事項而無需通知閣下 (a) 參與「獎賞錢」計劃的商戶; 或

(b)「獎賞錢|計劃下的任何計劃或安排。

本行就更改商戶無需向閣下負責。閣下可瀏覽本行 網站以閱覽最新參與商戶名單。

18. 閣下於參與商戶換領商品、服務、現金券、禮券、優 惠券或其他優惠,須受參與商戶的政策及其指定的 條款及細則約束。

雜項

19. 本行並非「獎賞錢|計劃下可換領第三方產品或服務 的供應商。就該等產品及服務本行概不負責。閣下 在「獎賞錢|計劃下換領或調換的產品、現金券、禮 券或優惠券如有遺失、損毀或被竊,本行概不負責。

20. 本條款及細則A部分中所載的一般條款及細則適用 於[獎賞錢|計劃下的所有優惠、計劃或安排。如任 何優惠、計劃或安排亦受其他條款及細則規管而該 等其他條款及細則與本一般條款及細則有任何不一 致,概以該等其他條款及細則為準。該等其他條款

- 及細則可載於本條款及細則內或分開載列。本行有 權不時在給予閣下通知後更改本條款及細則及有關 「獎賞錢|計劃的任何其他條款及細則。
- 21. 除閣下及本行以外, 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仟何條文下的利益。
- 22. 本條款及細則受香港法律管轄並按其詮釋。閣下服 從香港法院的非專有管轄權。
- 僅供參考。

B) 獎賞錢e-Shop

- 24. 本行有權不時更改或刪除在「獎賞錢」e-Shop內提供 的禮品而無需通知閣下。禮品供應有限,換完即止。 25. 閣下可透過Reward+應用程式或向本行交回填妥的 換領表格換領獎賞錢e-Shop內的禮品(僅適用於信 用卡持卡人)。本行會在收到閣下的「獎賞錢|換領要 求後四至六星期內將有關通知書郵寄至閣下的通訊 地址(如閣下使用以信用卡所賺取的[獎賞錢]作換 領或以信用卡支付換領的部分款項)或住宅地址(如 閣下只使用透過獨立獎賞錢計劃賺取的「獎賞錢」作 換領)。確認電郵將在閣下成功於獎賞錢e-Shop換領 後,發送至閣下的有效電郵地址。
- 26. 在獎賞錢e-Shop內使用「獎賞錢|必須以整數為單 位,而換領每件禮品必須使用最少\$10「獎賞錢」。每 \$1 [獎賞錢|可於 [獎賞錢|e-Shop內當作港幣1元使 用。信用卡持卡人在獎賞錢e-Shop內可全數以「獎賞 錢」或合併使用「獎賞錢」及現金換領禮品。現金部分 必須透過滙豐網上理財以閣下的滙豐信用卡繳付。 如果閣下只有獨立獎賞錢計劃賬號,閣下只能全數 以「獎賞錢」在獎賞錢e-Shop換領禮品。
- 27. 在獎賞錢e-Shop內指定的尊享獎賞部分內提供的禮
- 28. 除本行另有指定外,獎賞錢e-Shop內的禮品以港幣 定價。如閣下以美元滙財金卡換領禮品,本行會如 外幣交易簽賬處理。
- 29. (a) 「年資折扣」僅適用於信用卡持卡人。「年資折扣」 優惠是將禮品的觀察到之零售價打折扣,並根據 閣下持有的第一張個人信用卡主卡之最初獲發 年份計算的年數而訂。該信用卡必須在換領時有
 - 效及信用狀況良好。
- (b) 「年資折扣」優惠不適用於下列事項:換領現金 券、「獎賞錢」禮券計劃、於商戶即時兑換「獎賞 錢」、「飛行優惠計劃」(包括「飛行優惠計劃」年費 豁免)、信用卡年費豁免或特定換領優惠(如有提 供)。
- (c) 閣下不可與任何其他推廣優惠或折扣一併使用 「年資折扣」優惠(除本行另有指定外)。

- 23 本條款及細則的英文及中文版本如有任何不一致, 概以英文版本為準。本條款及細則的任何中文版本

品只供持有該部分內指定的信用卡持卡人換領。

C) [獎賞錢]禮券計劃

登記參與

- 30. 只有信用卡持卡人才有資格登記「獎賞錢|禮券計 劃。如欲參與「獎賞錢」禮券計劃,閣下必須於2024年 6月15日或之前诱過滙豐網站遞交申請或向本行交回 填妥的登記表格,並獲本行批核相關表格或申請。 當閣下成功登記[獎賞錢|禮券計劃後,閣下可不時 要求更新或取消登記參與[獎賞錢]禮券計劃。本行 一般會透過滙豐網站或其他渠道收到登記表格或要 求後十四個工作天內處理相關表格或申請。
- 31. 閣下可同時登記本行就同一香港身分證或護照號碼 向閣下發出的各張信用卡參與[獎賞錢|禮券計劃。 若閣下是主卡持卡人,閣下亦可登記附屬信用卡參 與[獎賞錢]禮券計劃,但閣下必須選擇其中一張主卡 作每月合併累算「獎賞錢|之用(簡稱「合併信用卡|)。

把「墏嘗錢|轉換為「墏嘗錢|禮券

- 32. 就計算閣下可獲發的「獎賞錢」禮券數目,各個已登 記信用卡戶口內累積及剩餘的「獎賞錢」會於每個結 單日白動被轉移至合併信用卡戶口。該轉移會顯示 於相關月份的信用卡戶口結單上
- 33. 本行會轉換於合併信用卡每個結單日在合併信用卡 戶口內所有累積及剩餘的「獎賞錢」。本行會按每\$50 「獎賞錢|為單位將「獎賞錢|轉換成「獎賞錢|禮券。 閣下可透過合併信用卡月結單及滙豐網上理財查閲 已累積及獲發的「獎賞錢」禮券總值。
- 34. (a) 本行會每季發出一張 [獎賞錢|禮券。本行於每年 三月、六月、九月及十二月的最後一個工作日計 算閣下獲發的「獎賞錢」禮券的價值。「獎賞錢」禮 券會於隨後一個月(即分別為四月、七月、十月 及一月)郵寄給閣下。
- (b) 各 [獎賞錢|禮券有效期為發出日期起六個月。有 效期屆滿的「獎賞錢」禮券將不獲補發或替換。
- (c) 閣下不可(i)把已轉移至合併信用卡戶口的「獎賞 錢|還原至登記信用卡戶口,或(ii)將[獎賞錢|禮 券轉換回[獎賞錢]。
- 35. 如閣下任何已登記的信用卡戶口變成無效或未有維 持良好信用狀況(當中可能包括信用卡戶口因任何原 因被取消或凍結),本行有權隨時取消閣下參與[獎 賞錢|禮券計劃的權利。如本行取消閣下的參與,本 行有權取消合併信用卡戶口內任何累積及剩餘的「獎 當錢|及仟何已向閣下發出的「獎當錢|禮券或就該等 事宜另作任何其他安排。

以「獎賞錢」禮券換領商戶優惠券

36 (a) 閣下可於參與[獎賞錢|禮券計劃商戶的特選門 市以「獎賞錢|禮券換領商戶優惠券。閣下必須出 示 [獎賞錢] 禮券正本及閣下的合併信用卡以換 領商戶優惠券。

- (b) 每張 [獎賞錢| 禮券只可於其中一間列印於 [獎賞 錢|禮券上的參與商戶指定門市換領其相等價值 的商戶優惠券。
- (c) 如閣下通知本行[獎賞錢]
- 禮券已遺失或被竊但閣下隨後獲得該[獎賞錢]禮 券,閣下不可以該「獎賞錢」禮券換領商戶優惠券。 否则,除以上第13條所載的權利外,本行亦有權扣 取與已換領的商戶優惠券價值相等的「獎賞錢」,而 無需事先通知閣下。
- 37. 閣下不可(a)以「獎賞錢」禮券或商戶優惠券換領現 金,或(b)把[獎賞錢]禮券或商戶優惠券轉移至其他 信用卡戶口。

D) 於商戶即時兑換「獎賞錢|

- 38. 於商戶即時兑換 [獎賞錢|不適用於iCAN卡及銀聯雙 幣信用卡。
- 39. 若閣下是信用卡主卡持卡人,就同一香港身分證或 護照號碼向閣下發出的各張信用卡及相關附屬信用 卡所賺取的所有累積及剩餘的「獎賞錢|會被合併作 換領及繳付參與商戶的產品及服務之用。若閣下是 附屬信用卡持卡人,閣下只可使用該附屬信用卡所 賺取的「獎賞錢」換領及繳付參與商戶的產品及服務。
- 40. 若繳付金額少於可用於換領的「獎賞錢」,相等於繳 付金額的「獎賞錢|數目會被扣減。若繳付金額多於 可用於換領的「獎賞錢」,所有可用「獎賞錢」會被扣 減,而閣下必須以閣下的滙豐信用卡繳付差額。閣 下不可指定被扣減的「獎賞錢|數目。當參與商戶處 理閣下的換領指示時,「獎賞錢」會被即時扣減。

E) 「飛行優惠計劃」

- 41. 只有持有合資格信用卡的持卡人,方可參與「飛行優 惠計劃|。
- 42. 本行有權在給予閣下通知後隨時更改參與「飛行優惠 計劃的航空公司。
- 43. (a) 即使閣下已成為一家參與「飛行優惠計劃」的航 空公司飛行常客計劃的會員,閣下仍須填寫該航 空公司指定的登記表格以申請參與「飛行優惠計 劃|。參與「飛行優惠計劃|的航空公司可酌情接 納或拒絕閣下的申請。
- (b) 閣下就參與一家航空公司「飛行優惠計劃」的資 格及相關事官受(i)「飛行優惠計劃|登記表格列明 的條款及細則,及(ji)該航空公司可不時指定或更 改的任何其他條款及細則約束。參與「飛行優惠 計劃|的航空公司的條款及細則副本會於閣下跟 該航空公司登記後向閣下發出。
- 44. 閣下可合併合資格信用卡戶口(不論是主卡戶口或附 屬信用卡戶口)及獨立獎賞錢計劃賬號(如適用)內累 積及剩餘的「獎賞錢」。

- 45. (a) 只要閣下持有有效及信用狀況良好的信用卡,即 可把「獎賞錢|從閣下的主卡及/或附屬卡信用卡 戶口及獨立獎賞錢計劃賬號(如適用)轉移至閣下 於參與「飛行優惠計劃」的航空公司以個人身分 登記的飛行常客計劃戶口。請注意如閣下持有
 - (i) 附屬卡,閣下只可轉移附屬卡內的「獎賞錢」 至閣下個人的飛行常客計劃戶口;
 - (ii) 主卡且主卡下有附屬卡, 閣下可轉移主卡及 附屬卡內的「獎賞錢|至閣下個人的飛行常客 計劃戶口;
 - (iii) 獨立獎賞錢計劃賬號(僅持有),請到 Reward+、我們的網站或社交媒體,了解有 關閣下是否可以將透過獨立獎賞錢計劃賺取 的「獎賞錢」轉移至閣下個人的飛行常客計劃 戶口。

閣下不得把「獎賞錢|轉移至參與「飛行優惠計劃| 的其他人士名下的飛行常客計劃戶口。

- (b) 最低兑换金額可能會不時更改。詳情請瀏覽 Reward+應用程式或本行網站。
- (c) 閣下只可在「獎賞錢」有效期屆滿前轉移「獎賞 錢|。
- (d) 已從閣下的信用卡戶口及/或獨立獎賞錢計劃賬 號(如適用)轉移至閣下於參與「飛行優惠計劃」的 航空公司的飛行常客計劃戶口的[獎賞錢|不可 (i)轉回閣下的信用卡戶口,或(ii)再轉移至閣下於 參與「飛行優惠計劃」的另一家航空公司的飛行 常客計劃戶口。
- 46. 「獎賞錢」轉換里數的比率因每家參與「飛行優惠計 劃」的航空公司而有所不同,並可不時在給予閣下通 知後被更改。最新比率可於本行網站瀏覽。
- 47. 閣下同意向本行繳付本行不時通知閣下參與「飛行優 惠計劃|的年費。閣下授權本行於年費到期時從任何 信用卡戶口支取該年費。該年費概不獲退還。最新 年費可於本行網站瀏覽。
- 48. (a) 就(i)閣下轉移至閣下於任何參與「飛行優惠計劃」 的航空公司飛行常客計劃戶口的「獎賞錢|,或(ii) 任何參與「飛行優惠計劃」的航空公司的作為或 遺漏,本行概不負責。
- (b) 即使影響里數計算或閣下累積的里數或其他可 享優惠或優惠換領,參與「飛行優惠計劃」的航空 公司可隨時更改其與「飛行優惠計劃|或飛行常客 計劃相關的政策或條款及細則而無需通知閣下。

F) 「賞付款」功能

49. 通過指定平台或方法,你(若閣下為主卡持卡人)可 透過「嘗付款」功能以「獎嘗錢」支付信用卡月結單及 個別賬單。[賞付款]功能為[獎賞錢|優惠、計劃或安 排之一並受「獎賞錢」計劃及Reward+之條款及細則 所規管。

G) HSBC Privé和滙豐EvervMile信用卡

- 50. 就HSBC Privé和滙豐EveryMile信用卡而言,儘管有 第13(a)及25條所載條款,但:
- (a) HSBC Privé和滙豐EvervMile信用卡不能接收由 他人轉讓的「獎賞錢」。
- (b) 以HSBC Privé和滙豐EvervMile信用卡賺取的「獎 嘗錢|只可透過Reward+流動應用程式而非滙豐 網上理財換領禮品或兑換飛行里數。
- (c) HSBC Privé和滙豐EveryMile信用卡不能被選擇 為「獎賞錢」禮券計劃之合併信用卡。

H) 獨立獎賞錢計劃

- 51. 就獨立獎賞錢計劃賬號而言,儘管第13(a)及25條有 仟何規定:
- (a) 獨立獎賞錢計劃賬號不能接收由信用卡持卡人 轉讓的[獎賞錢]。
- (b) 獨立獎賞錢計劃賬號不可將「獎賞錢|轉讓給其 他獨立獎賞錢計劃賬號或信用卡持卡人。
- (c) 以獨立獎賞錢計劃賬號所賺取的「獎賞錢」只可 透過Reward+流動應用程式換領禮品或兑換飛行 里數(如適用)。
- (d) 任何與獨立獎賞錢計劃賬號相關的「獎賞錢|資 訊僅可在Reward+應用程式上查看。

定義

合併信用卡的定義見第31條

香港指中華人民共和國香港特別行政區

Reward+應用程式指專為香港滙豐客戶而設的滙豐

Reward+流動應用程式,客戶可於Reward+應用程式管理信 用卡賬戶及獨立獎賞錢計劃賬號。它受約束於此條款及細 則、Reward+條款及細則,以及適用於Reward+應用程式的 特定功能之條款及細則。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及 受讓人。

閣下或**閣下**的指獲本行發出信用卡(不論是主卡或附屬信用 卡)的人士。

由2024年10月31日起生效

注意:如中文譯本與英文本在文義上出現分歧,概以英文本 為進。

借定唔借? 還得到先好借!

由香港上海滙豐銀行有限公司刊發 Issued by The Hongkong and Shanghai Banking Corporation Limited