



Terms and Conditions for HSBC's Personal Loan Promotion for New-to-Credit Card Customers

When can you enjoy the offer

1. The promotional period for the offer is from 14 December 2023 to 30 January 2024.

What is the offer

2. During the promotional period, if you:
 - (a) are a New-to-Credit Card Customer and successfully apply for any personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card, HSBC UnionPay Dual Currency Credit Card or HSBC Red Credit Card issued in Hong Kong and that Credit Card is approved; and
 - (b) submit a Personal Instalment Loan or Personal Tax Loan ("the Loan") application and the Loan is approved with a repayment period of 12 months or above and the approved Loan amount of HK\$100,000 or above, you can enjoy an extra \$288 RewardCash ("the offer").

How can you enjoy the offer

3. You can enjoy the offer if you:
 - (a) fulfil the requirements under Clause 2 above; and
 - (b) your Loan repayment accounts and Eligible Credit Card account are valid and in good standing during the promotional period and until the Offer Credit Date.
4. You cannot enjoy the offer if you:
 - (a) have cancelled any HSBC personal primary credit card on or after 1 March 2023; or
 - (b) are an additional card applicant; or
 - (c) cancel your Loan on or before the Offer Credit Date.
5. We will determine whether you are eligible for the offer based on our record. If you are qualified for the offer, we will credit RewardCash or before 30 April 2024 (the "Offer Credit Date") without further notice, to your credit card account.
6. If your Eligible Credit Card is cancelled within 13 months from its issuance or in case of early repayment of your Loan, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

Read before you enjoy the offer

7. Each Eligible Cardholder is entitled to the offer once during the promotional period.
8. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
9. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
10. 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.
11. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
12. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
13. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.



What these terms mean

1. "Eligible Credit Card" refers to the personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, 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 that you applied within the promotional period, and that Credit Card has to be approved.
2. "Eligible Cardholder" means a New-to-Credit Card Customer who submits an application for the Eligible Credit Card with successful approval during the promotional period and fulfils the specified requirements mentioned above.
3. "New-to-Credit Card Customer" refers to customer without any approved personal primary credit card when we process the application for an Eligible Credit Card.

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



滙豐「萬應錢」貸款全新信用卡客戶推廣之條款及細則

優惠推廣期

1. 優惠推廣期為2023年12月14日至2024年1月30日。

優惠詳情

2. 您可獲享額外\$288「獎賞錢」（「優惠」），若您：
 - (a) 為全新信用卡客戶並於推廣期內成功申請於香港發出的任何滙豐EveryMile信用卡、滙豐卓越理財信用卡[®]、滙豐Visa Signature卡、滙豐白金Visa卡、滙豐滙財金卡、滙豐Pulse銀聯雙幣鑽石信用卡、滙豐銀聯雙幣信用卡、滙豐Red信用卡的個人信用卡基本卡，而該信用卡需獲成功批核；及
 - (b) 於推廣期內申請並獲批核分期「萬應錢」貸款或交稅「萬應錢」貸款（「貸款」），而獲批核還款期為12個月或以上及獲批核貸款額達港幣100,000元或以上。

如何獲享優惠

3. 您可獲享優惠，若您：
 - (a) 完成條款2的要求；及
 - (b) 您的貸款戶口及合資格信用卡戶口於在整個推廣期及直至優惠過賬日時仍然有效及信用狀況良好。
4. 您不能獲享優惠，若您：
 - (a) 於2023年3月1日或以後曾取消任何滙豐個人信用卡基本卡；或
 - (b) 是附屬卡申請人；或
 - (c) 於優惠過賬日當天或之前取消貸款。
5. 我們將根據我們持有的紀錄，決定您是否符合資格獲享優惠。如您符合資格，我們將於2024年4月30日（「優惠過賬日」）或之前將「獎賞錢」金額全數自動誌入您的信用卡戶口內，而不會作出通知。
6. 如您於合資格信用卡開戶後13個月內取消該信用卡或您選擇提前還款，我們有權於您的「獎賞錢」或信用卡扣除任何已獲享的優惠之等值而不作事先通知。

獲享優惠前須注意事項

7. 於推廣期內，每位合資格持卡人只可獲享優惠一次。
8. 合資格信用卡、「獎賞錢」計劃的條款及細則及所有其他適用的現行推廣活動的條款及細則繼續適用。
9. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。
10. 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「獎賞錢」或任何已享用的優惠，或取消您的信用卡。
11. 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，請參閱我們的網頁。
12. 就本推廣如有任何爭議，我們保留最終決定權。
13. 我們根據香港法例撰寫優惠之條款及細則。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

1. 「合資格信用卡」指您於推廣期內成功申請由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的任何滙豐EveryMile信用卡、滙豐卓越理財信用卡[®]、滙豐Visa Signature卡、滙豐白金Visa卡、滙豐滙財金卡、滙豐Pulse銀聯雙幣鑽石信用卡、滙豐銀聯雙幣信用卡或滙豐Red信用卡的個人基本卡，而該信用卡獲成功批核。



2. 「合資格持卡人」指全新信用卡客戶於推廣期內成功申請合資格信用卡，並符合以上要求而獲享本推廣優惠之客戶。
3. 「全新信用卡客戶」指我們於處理其合資格信用卡申請時沒有任何由我們已批核的個人信用卡基本卡的客戶。

借定唔借？還得到先好借！