

HSBC Rewards – OPTICAL 88 Discount Promotional Terms and conditions (these “Promotional Terms and Conditions”)

**(A) General Terms and Conditions**

1. Promotional Period: 8 October 2024 to 18 November 2024 (both dates inclusive)
2. Who can enjoy the Promotion: Please refer to the eligibility stand in the Specific Terms and Conditions for the respective offers.
3. Who cannot enjoy the Promotion: Please refer to the eligibility stand in the Specific Terms and Conditions for the respective offers.
4. Bank's Records: The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an eligible account was opened, terminated or converted and amount of balances/ number of transactions carried out.
5. Definitions: in this promotion,
  - (a) 'Hong Kong' means Hong Kong Special Administrative Region.
  - (b) 'Designated Merchant' means physical shops of OPTICAL 88 in Hong Kong
  - (c) 'Eligible Credit Card' means any Hong Kong Dollar personal primary, combined additional, separate additional credit card or UnionPay Dual Currency credit cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
  - (d) 'Eligible Debit Card' refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns)
  - (e) '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.
  - (f) 'Offers' refers to the Designated Progressive Lenses offer and Designated Frames/ Sunglasses discount offer, with details stated (B) Specific Terms and Conditions.
  - (g) 'We', 'Bank' or 'HSBC' refers to The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns).
6. Personal Data: eligible customers who are opening an eligible account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Notice relating to the Personal Data (Privacy) Ordinance and that they will be subject to the General Terms and Condition and Account Rules for Integrated Account Terms and Condition or HSBC Credit Card Terms upon becoming a holder of an eligible account/ Credit Card. For details of Notice relating to the Personal Data (Privacy) Ordinance, please visit HSBC website [Select “Banking” > “Important Notices” > “Privacy and Security”]; For General Terms and Condition, please refer to HSBC website [Select “Offers” > “Form and Document Download” > “Other accounts”]; for the Integrated account Terms and Conditions, please refer to HSBC website [Select “Offers” > “Form and Document Download” > “HSBC One”/ “HSBC Premier” > “Integrated Account Terms and Conditions”]; For Credit Card Terms, please visit HSBC website [Select “Offers” > “Form and Document Download” > “Credit Cards”].
7. The Offers are provided subject to the prevailing legal and regulatory requirements.
8. It is the eligible customer's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the use of any Offers, and the Bank shall have no responsibility in respect thereof.

9. The Bank has the sole and absolute discretion in determining a person's eligibility to enjoy the Offers. If the Bank discovers at any time, whether after or during the promotion, that any person has failed to comply with these Promotional Terms and Conditions, the Bank is entitled to disqualify the person from participating in the promotion and redeeming the Offers.
10. The Bank further reserves the right to exclude any eligible customer who violate these Promotion Terms and Conditions, tamper with the offer, engage in abusive, deceitful or fraudulent behavior in relation to the offer or make false representations or statements or violate applicable law or regulations from the promotion at any time/ If an eligible customer is excluded, the relevant Offers may be subsequently reclaimed by the Bank.
11. No person other than the customer who enjoys any Offer in the promotion and the Bank 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 Promotional Terms and Conditions.
12. In the event of a dispute, the decision of the Bank shall be final and conclusive.
13. The Bank may change these Promotional Terms and Conditions and/or cancel any Offers at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as possible.
14. These Promotional Terms and Conditions are governed by Hong Kong laws shall be construed and governed in accordance with the laws of Hong Kong.
15. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

## **(B) Specific Terms and Conditions**

### **I. Specific Terms and Condition for Designated Progressive Lenses discount offer**

1. During the promotional period, use your Eligible Credit Card or Eligible Debit Card to enjoy up to 35% off discount on your purchase on designated Progressive Lenses in OPTICAL 88 stores in Hong Kong.
2. 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 **OR** hold an Eligible Debit Card and your integrated account is valid during the promotional period and the offer fulfilment period
  - (b) Conduct the transaction with Eligible Credit Card or Eligible Debit Card during promotional period
3. You cannot:
  - (a) Enjoy offers when using any e-wallet
  - (b) Exchange the offer for cash, other products, services or discounts or transfer the offer; and
  - (c) Use the offer together with any other offer
4. All photos, product information, descriptions, prices and offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while stock lasts. 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 Designated Merchant.

### **II. Specific Terms and Condition for Designated Frames/ Sunglasses discount offer**

5. During the promotional period, use your Eligible Credit Card or Eligible Debit Card to enjoy up to 50% off discount on your purchase on designated Frames/ Sunglasses in OPTICAL 88 stores in Hong Kong.
6. You can enjoy the offer if you:
  - (c) 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 **OR** hold an Eligible Debit Card and your integrated account is valid during the promotional period and the offer fulfilment period
  - (d) Conduct the transaction with Eligible Credit Card or Eligible Debit Card during promotional period
7. You cannot:
  - (d) Enjoy offers when using any e-wallet
  - (e) Exchange the offer for cash, other products, services or discounts or transfer the offer; and
  - (f) Use the offer together with any other offer
8. All photos, product information, descriptions, prices and offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while stock lasts. 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 Designated Merchant.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited