

HSBC x Samsung Exclusive Reward – Spending Rebate and Exclusive Online Discount Promotional Terms and Conditions (these “Promotional Terms and Conditions”)

**(A) General Terms and Conditions**

1. Promotional Period: Please refer to the promotional period in the Specific Terms and Conditions for the respective offers.
2. The Promotion (“Promotion”) is applicable to: Please refer to the eligibility criteria in the Specific Terms and Conditions for the respective offers.
3. The Promotion is NOT applicable to: Please refer to the eligibility stand in the Specific Terms and Conditions for the respective offers.
4. Bank’s Records: The dates and amounts of Eligible Transactions 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 all Samsung Experience Stores in Hong Kong or Samsung Online Shop.
  - (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 Customers” is defined in the Special Terms and Conditions for the respective Offers.
  - (e) ‘Eligible Mastercard® Credit Card’ means any Mastercard® Hong Kong Dollar personal primary, combined additional, separate additional credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
  - (f) ‘Eligible Debit Card’ means 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)
  - (g) ‘Eligible Transactions’ are purchases made in Hong Kong dollars with an Eligible Credit Card or Eligible Debit Card with a minimum Net Spending Amount of HKD3,000 each at the Designated Merchant during the promotional period and posted on our system during the offer fulfilment period. If a transaction is paid by instalments (for merchant instalment plan, only 12/24 month instalment is eligible for the offer) , the Net Spending Amount on the whole transaction (instead of individual instalment payments) will be used to determine the Eligible Transaction. All transactions of e-wallets (including top-up transactions) other than Samsung Pay, Apply Pay and Google Pay and unposted/ cancelled/ refunded transactions will not qualify as Eligible Transactions for this promotion.
  - (h) ‘Net Spending Amount’ means the final transaction amount charged to the Eligible Credit Card or Eligible Debit Card after all applicable discounts, reductions and use of vouchers/gift cards.
  - (i) ‘Offers’ refers to the Spending Rebate Reward and Exclusive Online Discount Offer, with details stated (B) Specific Terms and Conditions.
  - (j) ‘We’, ‘Bank’ or ‘HSBC’ refers to The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns).
6. The Offers are provided subject to the prevailing legal and regulatory requirements.

7. It is the customer's responsibility to comply (at his/her 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.
8. 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.
9. The Bank further reserves the right to exclude any customer who violate these Promotional Terms and Conditions, tampers with the offer, engage in abusive, deceitful or fraudulent behavior in relation to the offer or makes false representations or statements or violate applicable law or regulations relating to the promotion at any time/ If a customer is excluded, the relevant Offers may be subsequently reclaimed by the Bank.
10. No person other than the Eligible Customer 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.
11. In the event of a dispute, the decision of the Bank shall be final and conclusive.
12. 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.
13. These Promotion Terms and Conditions shall be construed and governed in accordance with the laws of Hong Kong.
14. 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 Spending Rebate Reward**

1. Spending Rebate Reward promotional period: 2 July 2024 to 31 August 2024 (both days inclusive)
2. During the promotional period, you may use your Eligible Credit Card or Eligible Debit Card to make Eligible Transactions at the Designated Merchant to enjoy:

Single Net Spending Amount	Cash Rebate ratio	Maximum extra Cash Rebate amount for each card holder during the entire promotional period
HK\$3,000 – HK\$8,999.99	6%	\$2,000 Cash Rebate
HK\$9,000 – HK\$15,999.99	8%	
HK\$16,000 or above	10%	

3. 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; and
  - (b) conduct the transaction with Eligible Credit Card or Eligible Debit Card during promotional period

("Eligible Customers")

4. You cannot:

- (a) Enjoy offers when using any e-wallet (other than Samsung Pay, Apple Pay and Google Pay) or when topping up 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 (except the Exclusive Online Discount Offer of this Promotion)
5. If you have more than one Eligible Credit Card or Debit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Card and Debit Card in calculating the extra Cash Rebate.
  6. We will calculate the extra Cash Rebate based on the records we hold on the Eligible Transactions.
  7. If you are qualified for the offer and the Eligible Transactions are only paid by your Eligible Credit Card, we will credit the extra Cash Rebate into your credit card account with the highest Net Spending Amount of Eligible Transactions maintained in our record on or before 28 February 2025; if you are qualified for the offer and the Eligible Transactions are only paid by your Eligible Debit Card, we will credit the extra Cash Rebate to your integrated account on or before 28 February 2025; if you are qualified for the offer and the Eligible Transactions are paid by your Eligible Debit Card and Eligible Credit Card, we will credit the extra Cash Rebate to your integrated account on or before 28 February 2025
  8. The extra Cash Rebate under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
  9. The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.
  10. If any transaction where the extra Cash Rebate was awarded is subsequently reversed, we may deduct the extra Cash Rebate from the Eligible Credit Card account / account without notice to you.
  11. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
  12. The Terms and Conditions of the Eligible Credit Card and RewardCash Programme will apply.

## **II. Exclusive Online Discount Offer**

1. Exclusive Online Discount promotional period: 2 July 2024 to 31 August 2024 (both days inclusive)
2. During the promotional period, holders of Eligible Debit Cards and HSBC Mastercard® Credit Card ("Eligible Customers") can enjoy up to 40% off discount on selected products with Eligible Debit Card or Eligible Mastercard® Credit Card Credit Card on online shop of Designated Merchant([https://www.samsung.com/hk\\_en/](https://www.samsung.com/hk_en/)) with promotion code (HSBC2024) inputted.
3. 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