



## 2024 HSBC Credit Card Overseas Spending Promotion Terms and Conditions

### When can you enjoy the offer

1. The promotional period for the offer is from 1 February 2024 to 31 December 2024, and will be divided into 4 phases:
  - a. Phase 1: 1 February to 31 March 2024
  - b. Phase 2: 1 April to 30 June 2024
  - c. Phase 3: 1 July to 30 September 2024
  - d. Phase 4: 1 October to 31 December 2024

### What is the offer

2. During the promotional period, you can:

Offer 1:

Use your Eligible Credit Card to make Eligible Overseas Transactions in Physical Merchant Outlet with a spending amount requirement for each phase to receive an extra 5 times Reward Point on Eligible Overseas Transactions. You can receive a maximum of an extra 50,000 Reward Points in each phase under offer 1.

	Phase Period	Spending requirement	Extra Reward Point Multiplier	Maximum Extra Reward Point
Phase 1	1 February to 31 March 2024	MOP/HKD3,000	5X	50,000
Phase 2	1 April to 30 June 2024	MOP/HKD5,000	5X	50,000
Phase 3	1 July to 30 September 2024	MOP/HKD5,000	5X	50,000
Phase 4	1 October to 31 December 2024	MOP/HKD5,000	5X	50,000

Offer 2:

Use your Eligible Credit Card to make Eligible Flight Booking Transaction with a single spending amount equivalent to MOP/HKD/RMB1,500 or above for each phase to receive 12,500 extra Reward Point. You can receive a maximum of an extra 12,500 Reward Points in each phase under offer 2.

	Phase Period	Flight Booking Single Net Spending	Extra Reward Point
Phase 1	1 February to 31 March 2024	MOP/HKD/RMB1,500 or above	12,500
Phase 2	1 April to 30 June 2024	MOP/HKD/RMB1,500 or above	12,500
Phase 3	1 July to 30 September 2024	MOP/HKD/RMB1,500 or above	12,500
Phase 4	1 October to 31 December 2024	MOP/HKD/RMB1,500 or above	12,500

3. The currency exchange rate of MOP, HKD and RMB is 1:1:1 when calculating Eligible Transactions in offer 2. Card transaction in Hong Kong Dollar billing to Hong Kong Dollar credit card and Card transaction in Renminbi billing to UnionPay Credit Card Renminbi sub account is not regarded as Eligible Transactions in offer 1.
4. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra Rewards Points.
5. We will calculate the extra Rewards Points based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra Rewards Points to your first registered Eligible Credit Card account maintained in our record by 30 Jun 2024 in relation to phase 1; on or before 30 September 2024 in relation to phase 2; on or before 31 December 2024 in relation to phase 3; and on or before 31 March 2025 in relation to phase 4.
6. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra Rewards Points credited to the credit card account of the combined additional card.
7. The extra Rewards Points under this promotion will be awarded in addition to the basic Rewards Points under the Rewards Programme that we offer.
8. If any transaction where the extra Rewards Points was awarded is subsequently reversed, we may deduct the extra Rewards Points from the Eligible Credit Card account without notice to you.

### How can you enjoy the offer

9. You can enjoy the offer starting from the phase you register 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;
  - b. have successfully completed the Registration during the promotional period; and
  - c. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

### **Read before you enjoy the offer**

11. You can make a Registration before or after making any relevant transactions during the promotional period. You only need to register once during the promotional period (in any of the phases) and will be entitled to receive the offer from that particular phase upon (i) the completion of Registration and (ii) meeting of the spending requirement. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra Rewards Points.
12. 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.
13. The terms and conditions of the Eligible Credit Card and Rewards Programme will apply.
14. 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.
15. 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 Rewards Points or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
16. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
17. We write the terms and conditions of the offer under the Macau SAR laws.
18. 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**

19. **"Eligible Credit Card"** means any Macau Patacas, Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch in Macau.
20. **"Eligible Overseas Transactions"** are purchase transactions made in a Physical Merchant Outlet (i) with original sales slip or official payment record conducted outside Macau according to how such country/region is coded by VISA International and China UnionPay; and (ii) in any currency except (a) Hong Kong Dollars for Hong Kong Dollar credit card, and (b) Renminbi ( 'RMB' ) paid with UnionPay Dual Currency credit cards (applicable to RMB sub-account). The transaction amount will be based on the currency and amount in Macau Patacas/Hong Kong Dollars after conversion posted in the credit card statement. These are not Eligible Transactions:
- a. Finance and bank charges: annual fees, finance charges, late charges;
- b. Other transactions:
- mail, fax and telephone orders;
  - purchase and/or reload of stored value cards;
  - cash advance;
  - monthly instalment(s) of instalment plans;
  - transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
  - 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.
21. **"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.
22. **"Eligible Flight Booking"** means those posted transactions with the single Net Spending Amount equivalent to MOP/HKD/RMB1,500 or above at merchants which are classified as "Airline" according to the merchant codes issued by VISA International or China UnionPay. For the avoidance of doubts, if the flight bookings are made at merchants which are classified as "Travel Agencies" according to the merchant codes issued by VISA International or China UnionPay, such posted transactions will not be classified as Eligible Flight Booking.

23. **"Physical Merchant Outlet"** Physical merchant outlet purchase is according to the merchant codes/transaction types as defined by VISA International and China Union Pay or a merchant' s acquiring bank which indicated as physical merchant outlet transaction.
24. **"Registration"** means the successful registration of an Eligible Credit Card via <https://www.hsbc.com.mo/en-mo/forms/credit-card-online-spending-promotion/>.

Issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch