

**MOP and HKD Savings Offer – Terms and Conditions**

1. **Promotional Period:** 1 February 2026 to 30 April 2026 (both dates inclusive).
2. **Who can enjoy the Promotion:** The offer under this promotion (collectively, the ‘Offer’) are exclusive to Eligible Customer(s) who are the personal sole account holder(s) of Eligible Account(s) and hold Eligible Credit Card(s), and fulfil all the following requirements:
- (a) be aged 18 or above as of the date of offer fulfilment; and
  - (b) not a citizen/resident/taxpayer resident of the United States of America (U.S.); and
  - (c) your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
  - (d) have successfully completed the registration during the promotional period; and
  - (e) Eligible Account(s) should be under the same customer profile of the registered credit card.
3. **Bank’s Records:** The date of opening or closing the relevant account(s), as well as the account balance and transaction amounts, shall be determined solely by our records.
4. **Total Relationship Balance (‘TRB’) includes** Macau Pataca and / or Hong Kong dollar deposits in Eligible Account(s). To determine the overall TRB of an Eligible Customer, the applicable TRB of designated personal sole account(s) will be included in the calculation.
5. **Definitions in this promotion:**
- Eligible Account(s)** refers to HSBC MOP Statement Savings Account and / or HKD Statement Savings Account and / or HKD Multi-Currency Savings Account and / or MOP Passbook Savings Account and / or HKD Passbook Savings Account.
- Eligible Credit Card (s)** refers to Macau Pataca Visa and / or Hong Kong Dollar Visa and / or UnionPay Dual Currency Credit Cards personal primary credit cards issued by HSBC in Macau.
- Eligible customer(s)** refers to the personal sole account holder(s) of HSBC MOP Statement Savings Account and / or HKD Statement Savings Account and / or HKD Multi-Currency Savings Account and / or MOP Passbook Savings Account and / or HKD Passbook Savings Account (‘Eligible Account(s)’), and hold Macau Pataca Visa and / or Hong Kong Dollar Visa and / or UnionPay Dual Currency Credit Cards personal primary issued credit cards by HSBC in Macau (‘Eligible Credit Card(s)’).
- We, us, HSBC** means The Hongkong and Shanghai Banking Corporation Limited, Macau Branch and its successors and assigns.
- Macau** means the Macau Special Administrative Region of the People’s Republic of China.
- Average Daily TRB** refers to the average daily TRB in a full calendar month from the first day to the last day of the calendar month (both dates inclusive).
- Eligible Incremental Balance** refers to the net growth in the Eligible Customer’s TRB, calculated by comparing the customer’s Average Daily TRB in January 2026 with the Average Daily TRB in February 2026, March 2026, or April 2026 for Eligible Account(s) (for Eligible Account(s) in Hong Kong Dollar, the incremental balance will be converted into its MOP equivalent amount based on the exchange rate solely determined by us). All the related account deposit balances shall be based on the records of us.
- Offer** means an offer relating to any product or service under MOP and HKD Savings Offer.
- You or your** means the person who is entitled to this promotion.
- Registration** means the successful registration of an Eligible Credit Card via <https://www.hsb.com.mo/accounts/products/savings/> during promotional period.
6. **Other Promotions:** Unless otherwise specified, the Offer cannot be used in conjunction with any other promotional offers provided by us which relates to the same product.
7. The requisite amount of Eligible Incremental Balance (as specified in the Offer Requirements) must be deposited and maintained in Eligible Account(s) on or before the required month.
8. The Offer are governed by the General Terms and Conditions (For Personal Sole Account Holders) and the Terms and Conditions applicable to the relevant product(s).

9. This Offer is provided subject to prevailing regulatory requirements.
10. We have the right to (i) vary these Terms and Conditions and any other terms and conditions relating to the Offer, and (ii) terminate all or any of the Offer at any time without prior notice.
11. We have the right to make final decision on any dispute relating to the Offer.
12. These Terms and Conditions are governed by and will be construed according to Macau laws and the parties submit to the nonexclusive jurisdiction of the Macau courts.
13. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.
14. No person other than you and us will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

**15. Offer Requirements**

Minimum Eligible Incremental Balance for February/March/April 2026 (Compared to January respectively)	Credit Card Spending Credit (MOP)	Maximum Total Credit Card Spending Credit during Promotional Period (MOP)	Reward Issuance Month
MOP 20,000	1% p.a. interest on eligible incremental balance	MOP 2,000	June 2026

The table below showing the eligibility of the Offer under different scenarios are for reference and illustration purposes only.

Example	Average Daily TRB as of January 2026	Average Daily TRB as of February 2026	Average Daily TRB as of March 2026	Average Daily TRB as of April 2026	Credit Card Spending Credit
1	MOP 500	MOP 50,500	MOP 75,500	MOP 100,500	MOP 184.24
2	MOP 0	MOP 1,000,000	MOP 1,000,000	MOP 1,000,000	MOP 2,000
3	MOP 3,000	MOP 20,000	MOP 15,000	MOP 5,000	Not eligible

16. Eligible Incremental Balance is calculated solely during the promotional period. Average Daily TRB from before or after the promotional period is not included in the calculation.
17. You only need to register once during the promotional period. Upon successful registration on any day within this Promotion Period, the calculation of your Eligible Incremental Balance will be calculated for the entire Promotion Period (from the start date to the end date).
18. The Credit Card spending credit will be credited to your first registered Eligible Credit Card in MOP or its equivalent within June 2026 upon satisfaction of the offer requirements without further notice. If you have registered multiple credit cards in different currencies, rewards will be credited to your eligible MOP credit card with priority.
19. You cannot exchange the offer for cash, other products, services, or discounts or transfer the offer.
20. Your Eligible Account(s) and Eligible Credit Card must be valid before the time of offer fulfilment (namely the successful deposit of Credit Card spending credit into your Eligible Credit Card), otherwise the relevant Credit Card spending credit will not be credited. All benefits will be cancelled in the event of termination of the offer.