

2019 Year-end Usage Card Campaign

Terms and conditions:

1. The period of this promotion is from 9 December 2019 to 2 February 2020, both dates inclusive (the "Promotional Period").
2. This promotion applies to customers holding any Macau patacas/ Hong Kong dollar personal primary or combined additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") in Macau Special Administrative Region ("Macau") (each an "Eligible Credit Card"). Customers holding any Eligible Credit Cards shall be referred to as the "Cardholders" herein below.
3. During the Promotional Period and in order to participate this promotion and be eligible for the Reward Points, Cardholders are required to register via our customer service hotline (853) 2832 2813 or at any of our branches in Macau ("Register action") during business hours (Monday to Friday, from 9 am to 4:30 pm, except Saturday, Sunday and Macau Bank holidays). The registration can be completed before or after any relevant transaction has been conducted. No Reward Points will be awarded to Cardholders who fail to complete the registration during the Promotional Period. Each Cardholder only needs to register his/her Eligible Credit Card once during the Promotional Period. All new cardholders who successfully apply for an Eligible Credit Card during the Promotional Period and meet the Spending Requirement will be automatically registered for the Offer.
4. Cardholders who have completed the registration and conducted Eligible Transaction(s) (as defined in Clause 5 below) with an Eligible Credit Card for a cumulative Net Spending Amount (as defined in Clause 6 below) of at least MOP/HKD 10,000 or equivalent (subject to the settlement currency of that particular credit card) (the "Spending Requirement") are entitled to receive an extra 5 times (5X) Reward Points rebate (e.g. 1 reward point for every MOP/HKD 1 spending of the total relevant spending amount x 5 times) on the Eligible Transactions. The maximum amount of Reward Points to which a Cardholder is entitled to during the whole Promotional Period is 90,000, equivalent to MOP/HKD 360 cash rebate or 3,600 air miles.
5. "Eligible Transactions" are transactions determined by the Bank and that are eligible for this promotion conducted with an Eligible Credit Card during the Promotional Period and posted on the Bank's system before the Reward Points is provided to the Eligible Cardholder. Eligible Transactions do not include cash advances, annual fees, finance charges, casino transactions, instalment plans, bill payments, insurance payments, unposted / cancelled / refunded transactions.
6. "Net Spending Amount" means the final transaction amount charged to an Eligible Credit Card after all applicable discounts, reductions and use of coupons.
7. The extra Reward Points will be awarded in addition to the basic Reward Points under the basic Reward Points Programme that is offered by the Bank.
8. The extra Reward Point is calculated with reference to the transaction dates of the Eligible Transactions. All Eligible Transactions effected by the same Cardholder under various Eligible Credit Cards will be combined for the purpose of calculating the maximum amount of extra Reward Points available to the same Cardholder (with the same identity document). Primary Cardholder and additional Cardholder under the same Eligible Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the offers under this promotion using the Eligible Credit Cards under their respective names.
9. The Bank will determine the eligibility of Cardholders and the applicable extra Reward Points based on the Cardholders' transaction records held with the Bank. Completion of the Registration does not guarantee any confirmation of the eligibility of a card, transaction(s) or a Cardholder for purposes of calculating the Reward.

10. Upon verification and confirmation by the Bank that an Eligible Transaction is qualified for the extra Reward Points, the corresponding extra Reward Points will be automatically credited to the Cardholder's registered Eligible Credit Card account on or before 30 June 2020. The total earned Reward Points for the entire Promotional Period will be rounded up to the nearest integer.
11. The basic and extra Reward Points cannot be converted into cash and are not transferable.
12. Cardholders must keep all original sales slips in respect of the Eligible Transactions. In case of any dispute, the Bank reserves the right at any time during or after the Promotional Period to request a Cardholder to submit the relevant original sales slips and/or such further documents or evidence as may be required for inspection. All sales slips and such other documents or evidence submitted to the Bank will be retained by the Bank and will not be returned to the Cardholders.
13. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and the extra Reward Points fulfilment period will be eligible for the Offer.
14. Where the extra Reward Points have been credited to a credit card account and there is a subsequent reversal of any transaction(s) in respect of which the extra Reward Points were awarded, the Bank has the right to deduct such extra Reward Points directly from the credit card account without prior notice.
15. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). The Bank further reserves the right to deduct any Reward Points awarded under this promotion directly from the relevant credit card account without prior notice.
16. The terms and conditions of (i) the Cardholder's credit card agreement with the Bank and (ii) the Rewards Programme will continue to apply. The Offer under this promotion are subject to these terms and conditions and other terms and conditions stipulated by the designated merchant(s). The Bank and/or the designated merchant(s) reserve the right to amend the relevant terms and conditions and to terminate this promotion at any time without prior notice to the Cardholders. The Bank and/or the designated merchant(s) accept no liability for any such change and termination.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Macau Special Administrative Region.
19. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the Chinese version shall apply and prevail.

