



## 2025 Red Hot Winter Rewards Terms and Conditions

### When can you enjoy the offer

1. The promotional period is from 1 December 2025 to 28 February 2026, both dates inclusive (the "Promotional Period").

### What is the offer

2. During the promotional period, you can:

#### Offer 1:

Each eligible customer can receive an extra 50,000 Rewards Points upon making Eligible Transactions by Eligible Credit Card with cumulative net spending amount between MOP/HKD/RMB 20,000.00 and 49,999.99 during the promotional period.

#### Offer 2:

Each eligible customer can receive an extra 100,000 Rewards Points upon making Eligible Transactions by Eligible Credit Card with cumulative net spending amount of MOP/HKD/RMB 50,000.00 or above during the promotional period.

#### Offer 3:

Each eligible customer can receive an extra 25,000 Reward Points upon fulfilling the spending requirement in Offer 1 and upon making Eligible Transactions by Eligible Credit Card in which there is at least MOP/HKD/RMB 10,000.00 of cumulative net spending amount from transactions at overseas physical merchants.

Each eligible customer can enjoy Offer 1, Offer 2 and Offer 3 reward once respectively, that is a maximum total of extra 175,000 Reward Points.

3. The currency exchange rate of MOP, HKD and RMB is 1:1:1 when calculating Eligible Transactions in this offer.
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 Registration and the Eligible Transactions records we hold. If you are eligible for the offer, we will credit the extra Rewards Points to your first registered Eligible Credit Card account maintained in our record by 31 May 2026.
6. Each of the primary cardholder and additional cardholders (with individual registration)



under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Card. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra Reward 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 awarded is subsequently reversed, we may deduct the extra Rewards Points from the Eligible Credit Card account without prior notice to you.

### **How can you enjoy the offer**

9. 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;
  - 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 registration before or after making any relevant transactions during the promotional period. You only need to register once during the promotional period. Completion of the registration does not guarantee the eligibility of a credit card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra Rewards Points.
12. Both payments and top-up transactions made via e-wallets are not Eligible Transactions of this promotion.
13. As the promotion periods of "Red Hot Welcome Offers Promotion" and "Red Hot Winter Rewards Promotion" overlap partially, no single transaction will be eligible for both promotions, and the amount of eligible transaction(s) will be prioritized and calculated into "Red Hot Welcome Offers Promotion", and such Eligible Transaction(s) will not be calculated towards the Eligible Transactions of "Red Hot Winter Rewards".
14. Eligible transactions are defined according to the merchant codes/transaction type issued by Visa, UnionPay, or a merchant's acquiring bank from time to time. We have no



obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.

15. 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.
16. The terms and conditions of the Eligible Credit Card and Rewards Programme will apply.
17. 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.
18. 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.
19. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
20. We write the terms and conditions of the offer under the Macau SAR laws.
21. 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**

22. **"Eligible Credit Card"** means Macau Pataca Visa, Hong Kong Dollar Visa, and UnionPay Dual Currency Credit Cards personal primary, combined additional, separate additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") in Macau Special Administrative Region ("Macau").
23. **"Eligible Transactions"** refers to any purchase transaction(s) made in local and/or overseas with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period. 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 other financial institutions (including purchase of foreign currency, money orders and travellers cheques);
    - transactions at financial institutions (including purchase of products and services from banks);



- wire transfers;
- betting and gambling transactions;
- all unposted/cancelled/refunded transactions;
- Payments and top-up transactions made via e-wallets.

24. **"Overseas Physical Merchants Transactions"** refers to transactions made in non-card currency at physical merchants outside Macau and are defined according to the merchant codes/transaction type issued by Visa, UnionPay, or a merchant's acquiring bank from time to time.

25. **"Net Spending Amount"** means the final transaction amount charged to the Eligible Credit Card, all discounts amounts, and use of vouchers/gift cards will not be calculated into net spending amount.

26. **"Registration"** means the successful registration of an Eligible Credit Card via <https://www.hsbc.com.mo/en-mo/forms/credit-card-promotion/> during promotion period.

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