

Terms and Conditions for Red Hot Travel Special - Selected Merchants

When can you enjoy the offer

1. Unless otherwise specified, the promotional period is from now until 31 December 2025.

What is the offer

2. During the specific promotional period, you can enjoy designated discount or rebate offers at Participating Merchants when you spend with your Eligible Credit Card.

How can you enjoy the offer

3. During the specific promotional period, you can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing;
 - b. pay with an Eligible Credit Card at the Participating Merchants for any Eligible Transactions; and
 - c. enter respective promotional code before checkout (if applicable). For promotional code details, please visit our website at <https://www.hsbc.com.mo/credit-cards/offers/> , or Participating Merchants' website.

Read before you enjoy the offer

4. You cannot:
 - a. exchange the offer for cash, other products, services or discounts or transfer the offer; and
 - b. unless otherwise specified, use the offer in conjunction with any other discounts, promotional offers, coupons, or Participating Merchants' membership offers.
5. All payments for instalment plans, transactions (including top-up transactions) made via e-wallets and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
6. Offers are not applicable to certain products or promotions as specified by Participating Merchants from time to time. Please check the relevant website of Participating Merchants for the latest details.

7. The offers are subject to limited quotas and available on a first-come-first-served basis whilst stocks last. The offers are only applicable at designated outlets (if applicable).
8. 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, official payment records and/or further documents or evidence for inspection and we may keep them.
9. All products, services, and information related to the promotion are directly sold and supplied by the Participating Merchants who are solely responsible for all related obligations and liabilities. We accept no liability in respect of the quality of goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer.
10. The terms and conditions of the Eligible Credit Card will apply.
11. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchants. We and the Participating Merchants can change or cancel the offers or amend the terms and conditions. Please check the relevant website or communication materials for the latest details, availability and terms and conditions of the offer.
12. 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 debit your credit card to take back any offer you have enjoyed or cancel your credit card.
13. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.
14. No person other than you and us which include our successors and assigns 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 terms and conditions.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Macao Special Administrative Region ("Macao"). 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 this term means

16. **"Eligible Credit Card"** means Macau Pataca Visa Classic, Macau Pataca Visa Gold, Hong Kong Dollar Visa Classic, Hong Kong Dollar Visa Gold and HSBC Pulse UnionPay Dual Currency Diamond Credit Cards personal primary, combined additional, separate additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank") in Macao Special Administrative Region ("Macao").
17. **"Eligible Transactions"** refer to any purchases made in MOP/HKD/RMB with an Eligible Credit Card with specific spending requirement at the Participating Merchants during the promotional period and posted on our system during the promotional period. Selected offers are required to settle in designated transaction currency. For offer details, please visit our website at <https://www.hsbc.com.mo/credit-cards/offers/> or contact Participating Merchants.
18. **"Participating Merchants"** refer to Taipei 101 Shopping Mall, Eslite and IHG Hotels & Resorts.

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