



2023 HSBC Credit Card Online Spending and Overseas Spending Promotion Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 1 January 2023 to 31 December 2023, and will be divided into 4 phases:
 - a. Phase 1: 1 January to 31 March 2023
 - b. Phase 2: 1 April to 30 June 2023
 - c. Phase 3: 1 July to 30 September 2023
 - d. Phase 4: 1 October to 31 December 2023

What is the offer

2. During the promotional period, use your Eligible Credit Card to make Eligible Online and Overseas Transactions with a spending amount requirement for each phase, spending requirement is MOP/HKD\$6,000 or above to receive an extra 5 times Reward Point on Eligible Transactions. You can receive a maximum of an extra 50,000 Reward Points in each phase under this offer.
3. The currency exchange rate of MOP and HKD is 1:1 when calculating Eligible Transactions in this offer. 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 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 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 2023 in relation to phase 1; on or before 30 September 2023 in relation to phase 2; on or before 31 December 2023 in relation to phase 3; and on or before 31 March 2024 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 in Macau.
20. **"Eligible Transactions"** mean any online transactions which are eligible for this promotion and conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfillment period. Online transaction are transactions with official payment records and classified as online transaction according to the merchant codes/transaction types as defined by VISA International, MasterCard Asia/Pacific (Hong Kong) Limited, China UnionPay or a merchant's acquiring bank, regardless of the transaction country and currency. If an online transaction is conducted in a currency other than Macau Patacas/Hong Kong Dollars, 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. **'Eligible Overseas Transactions'** are transactions (i) with original sales slip or official payment record conducted outside Macau according to how such country/region is coded by VISA International, Mastercard Asia/Pacific (Hong Kong) Limited 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. "**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