



## **'HSBC Credit Card QR Code Payment Promotion' Terms and Conditions**

### **When can you enjoy the offer**

1. The promotional period for the offer is from 11 July to 31 December 2022.

### **What is the offer**

2. During the promotional period, if you are using the QR Code Payment for the first time, you will be entitled to MOP100 spending credit when you make 5 or more Eligible transactions through QR Code Payment with HSBC Macau Mobile Banking App or UnionPay App with your Eligible Credit Card.

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

3. You can enjoy the offer during the promotional period if you:
  - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
  - b. have downloaded HSBC Macau Mobile Banking App and have registered for HSBC Personal Internet Banking; or have successfully bound Eligible Credit Card in UnionPay App.
  - c. You should have no transactions conducted through QR Code Payment on or before 10 July 2022 to enjoy the offer.

### **Read before you enjoy the offer**

4. You are entitled to have a maximum of MOP100 spending credit during the entire promotional period.
5. You cannot transfer the offer or exchange it for cash or other products, services or discounts.
6. 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 spending credit.
7. We will calculate the spending credit based on the records we hold on the Eligible Transactions. If you qualify for the offer, we will credit the spending credit to your Eligible Credit Card account by 31 March 2023.
8. You must keep all official payment records in respect of the QR Code Payment transaction. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
9. If any transaction where the spending credit was awarded is subsequently reversed, we may deduct the spending credit from the Eligible Credit Card account without notice to you.

10. The terms and conditions of the Eligible Credit Card, HSBC Macau Mobile Banking App and UnionPay App will apply.
11. 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.
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 deduct the spending credit or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
13. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
14. We write the terms and conditions of the offer under Macau laws. 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**

15. **'Eligible Credit Card'** means any personal primary HSBC Pulse UnionPay Dual Currency Diamond Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Macau (and its successors and assigns).
16. **'Eligible Transaction'** refers to any transaction of MOP50 (MOP Sub-account)/ RMB50 (RMB Sub-account) or above conducted with an Eligible Credit Card during the promotional period and posted on our system during the offer fulfilment period, and shall be determined at our sole and absolute discretion. For transactions conducted in currencies other than Macau Patacas and Renminbi, the transaction amount will be based on the amount in Macau Patacas after conversion posted in the credit card statement. Payments for instalment plans and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions.
17. **'QR Code Payment'** means the QR Code Payment function in HSBC Macau Mobile Banking App or UnionPay App which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code.
18. **'UnionPay App'** means UnionPay mobile application (as named 雲閃付 App in traditional Chinese).