

Promotional Offer Terms and Conditions

Eligibility

1. The promotion period is from 11 March 2020 to 17 April 2020, both dates inclusive ("**Promotional Period**").
2. A new customer must submit the application form to apply for a primary card of the HSBC Pulse UnionPay Dual Currency Diamond Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) (the "**Bank**") ("**Eligible Credit Card**") during the Promotional Period with the application successfully approved ("**Eligible Cardholder**") in order to enjoy the first two-year annual fee waiver. If an Eligible Cardholder fulfills the relevant spending requirement specified, he / she will be entitled to a Welcome Gift according to the terms and conditions ("**Promotional Offer**"). All the Promotional Offers will not be granted for any application received after the Promotional Period.
3. If a designated customer's application for an Eligible Credit Card is declined by the Bank or if the customer has cancelled any of the personal primary cards of card types of the Macau Patacas / Hong Kong Dollar Visa Gold / Classic / Gold MasterCard / MasterCard Standard credit card on or after 1 February 2019, the customer will not be eligible for any Promotional Offer. The Promotional Offers do not apply to applications for additional cards.
4. New Customers refer to customers who is the primary cardholder of the Eligible Credit Card, do not possess any personal primary credit card issued by the Hongkong and Shanghai Banking Corporation Limited, Macau Branch ("the Bank") in Macau at the time of the application and do not meet the restrictions referred in 3 above.
5. Each Eligible Cardholder is entitled to receive the Welcome Gift only once even if more than one Eligible Credit Card is applied for during the Promotional Period. If an Eligible Cardholder is entitled to receive the Promotional Offer under this Promotion and the Promotional Offer(s) under another concurrent promotion run by the Bank, he/she is entitled to receive only one of the Promotional Offers at the Bank's discretion.

Welcome Gift

6. Eligible Cardholders are entitled to receive the welcome gift of Samsonite ENWRAP 25" Trolley Case (Observed Retail Price: HKD 3,600) ("**Welcome Gift**") upon fulfilling the relevant spending requirement of MOP/RMB 18,000 ("**Spending Requirement**") (including spending from additional cards) within first 60 calendar days after credit card issuance. The conversion rate of MOP and RMB is 1:1.
 - i. Each Eligible Cardholder is required to fulfil the applicable Spending Requirement by conducting transaction(s) with the newly approved Eligible Credit Card and the additional cards, within the first 60 calendar days from the issue date of Eligible Credit Card. The spending amount is calculated by adding up all spending in MOP and RMB currencies made by the Eligible Credit Card on all types of sales transactions (including but without limitation, cash advances, bill payments, insurance payments, or posted instalment payments of an instalment plan) ("**Eligible Sales Transactions**"). Non-sales transactions, including but without limitation, finance charges, cash advance charges, late charges, annual fees, or online tax payment are not included in the calculation of the Spending Requirement. Unposted, cancelled or refunded transactions are also excluded from the calculation of Spending Requirement.
 - ii. A redemption letter for the Welcome Gift will be sent to an Eligible Cardholder's Macau correspondence address maintained in the Bank's record at the time of mailing by local mail (overseas address will not be covered) within four months upon fulfilment of the relevant Spending Requirement. The Eligible Cardholder must bring the original redemption letter and the Eligible Credit Card as specified in the redemption letter to redeem the Welcome Gift at the Bank's designated redemption centre before the specified redemption deadline. Redemption details, including the redemption method, redemption address and redemption deadline, will be set out in the redemption letter.
7. The Welcome Gifts are available while stocks last. If the Welcome Gift of Samsonite Trolley Case is out-of-stock, The Bank will assign either Cash Rebate or Air Miles as Welcome Gift based on cardholders' preferred rewards under "Rewards Programme".
8. The observed retail price of the Welcome Gift is the price observed on the market by the supplier. The Bank is not responsible for setting the observed retail price or any difference between on observed retail price and an actual retail price in the market.
9. The Welcome Gifts (or any alternative gifts) cannot be converted into cash and their use may be subject to the terms and conditions stipulated by the suppliers. Product descriptions and images are provided by the relevant suppliers and are for reference only. The suppliers of the Welcome Gifts (or any alternative gifts) are solely responsible for the quality and availability of services provided and/or supplied.
10. Only Eligible Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire fulfilment period will be eligible for the Welcome Gift.

General

11. Any fraud and/or abuse of the Welcome Gift under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of an Eligible Cardholder's entitlement to the Welcome Gift. The Bank reserves the right to deduct an amount equivalent to the value of any Welcome Gift awarded to an Eligible Cardholder inappropriately as a result of any fraud and/or abuse and an administration cost of MOP/RMB1,000 for each primary Eligible Credit Card directly from the cardholder's account held with the Bank without prior notice.
12. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not obligated to provide reasons for declined applications.
13. The Bank reserves the right to suspend and/or terminate granting the Welcome Gifts and/or the annual fee waiver, and/or vary these terms and conditions.
14. In case of discrepancies between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail. All the terms and conditions listed above are governed by and construed in accordance with the laws of the Macau Special Administrative Region.

推廣優惠條款及細則

換領資格

1. 推廣期由2020年3月11日至2020年4月17日止（包括首尾兩日）（「推廣期」）。
2. 新客戶必須在推廣期內遞交滙豐信用卡的基本卡申請表及所需文件，申請由香港上海滙豐銀行有限公司澳門分行（及其繼承人及受讓人）（「本行」）於澳門發出滙豐Pulse銀聯雙幣鑽石信用卡（「合資格信用卡」）及成功獲得批核（「合資格持卡人」），方可獲豁免首兩年年費。若客戶同時符合推廣優惠條款及細則所說明的簽賬要求，更可獲享細則所說明的迎新禮品（「推廣優惠」）。所有於推廣期後的申請將不獲享此推廣優惠。
3. 若客戶的合資格信用卡申請未能成功獲本行批核，或於2019年2月1日後曾取消任何澳門幣 / 港幣個人滙財金卡 / 滙財卡 / 滙豐萬事達金卡 / 滙豐萬事達卡個人基本卡，將不可獲享推廣優惠。本推廣優惠不適用於申請附屬卡。
4. 全新合資格持卡人為「合資格信用卡」基本卡持卡人，於香港上海滙豐銀行有限公司澳門分行（「本行」）批核其申請時並未持有由本行於澳門發出的個人信用卡基本卡，並且不符合上列第3條細則的規定。
5. 每位合資格持卡人最多只可獲享一份迎新禮品。若合資格持卡人同時享有本行其他推廣活動的優惠，本行保留權利決定只提供其中一項推廣優惠之禮品。

迎新禮品

6. 合資格持卡人必須符合有關的簽賬要求，即須於發卡後首60個日曆日內簽賬滿相等於澳門幣 / 人民幣18,000元（包括附屬卡簽賬）或以上（「簽賬要求」），方可獲得迎新禮品Samonite ENWRAP 25吋行李箱一個（「迎新禮品」），觀察之零售價為港幣3,600元。澳門幣及人民幣的兌換率為1比1。
 - i. 每位合資格持卡人必須於新批核合資格信用卡發卡後首60個日曆日內透過該卡及其附屬卡簽賬並符合有關簽賬要求。簽賬要求包括合資格信用卡的所有澳門幣及人民幣的銷售交易（包括但不限於現金透支、繳款、有關保險費用或已誌賬的分期付款金額）（「合資格銷售交易」）。非銷售交易例如但不限於財務費用、現金透支手續費、逾期費用、年費或網上繳稅均不會計算在簽賬要求內。未誌賬、取消、退款的交易亦不包括在簽賬要求內。
 - ii. 迎新禮品通知書將於合資格持卡人達到有關簽賬要求後四個月內以平郵方式寄給其在寄出時存於銀行記錄的澳門通訊地址（不包括海外地址）。合資格持卡人必須帶備該換領通知書正本及換領通知書上列明的指定合資格信用卡，在列明的換領限期前到本行指定的換領地方換購迎新禮品。換領詳情包括換領方法、換領地址及換領限期將列於換領通知書內。
7. 迎新禮品數量有限，換完即止。若Samsonite行李箱換罄，本行將根據合資格持卡人於「獎賞天地」的選項自動選擇以現金回贈或飛行里數作為迎新禮品。
8. 迎新禮品的零售價（如有提供）由供應商於市場上觀察所得，只供參考。本行對於觀察到之零售價之設定、或觀察到之零售價及其在市場的真正售價的差異恕不負責。
9. 迎新禮品不可兌換現金及其使用受相關供應商的條款及細則約束。貨品說明及圖片由相關供應商提供及只作參考。迎新禮品供應商須全權負責其服務的質素及供應量。
10. 合資格持卡人的合資格信用卡戶口必須於獲取迎新禮品時仍然有效及信用狀況良好，方可獲得迎新禮品。

其他事項

11. 凡對此推廣活動的迎新禮品涉及任何欺詐及 / 或濫用或於合資格信用卡開立後13個月內取消該合資格信用卡，本行有權取消合資格持卡人享有該優惠的資格。本行保留權利直接從合資格持卡人在本行開立的戶口扣除任何透過欺詐及 / 或濫用而獲得之任何迎新禮品相等價值的金額，並就每張被取消的主卡（合資格信用卡）向每一位相關的持卡人收取澳門幣 / 人民幣1,000元行政費用，而不作事先通知。
12. 本行保留批准或拒絕任何信用卡申請的權利，亦毋須對拒絕申請提供任何理由。
13. 本行保留權利隨時取消或暫停迎新禮品及 / 或信用卡年費豁免，及或更改此條款及細則而毋須事先通知。本行對有關取消或暫停或更改概不承擔任何責任。
14. 條款及細則的中英文本如有歧義，概以中文本為準。以上推廣條款及細則受澳門特別行政區法律所管轄，並按照澳門特別行政區法律詮釋。