

## General Terms and Conditions of HSBC Credit Card Year-Round Offers

1. The promotional period is from 1 January 2025 to 31 December 2025, both dates inclusive (the "Promotional Period") (unless otherwise specified).
2. The promotion applies to customers (the "Cardholders") holding HSBC Personal credit cards (the "Card") issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (the "Bank"). Cardholders are required to present and settle payment with the Card to enjoy the offers.
3. Designated offers are applicable exclusively to designated card type(s) only. Please refer to individual offers for details of applicable card type(s).
4. The offers are only applicable at designated outlets and available while stocks last. Please check with the respective merchants for details.
5. The offers cannot be exchanged for cash, other products and services or discounts and are not transferable.
6. The offers are applicable to regular priced items only and are not applicable to other discounted items, special/promotional offers, fixed price items, special promotional menu, guest chef promotions, cigarettes/cigars/tobacco, bottled wine, liquor, spirit, private functions, banquets, weddings, meetings/conferences, catering services, room service, ticket sales events, coupons, cash vouchers, complimentary valet parking, bonus point programme, any mileage promotions, sales merchandise, VIP/private rooms and VIP/membership benefits (unless otherwise specified). Please check with respective merchants for details.
7. The dining offers are only applicable to food bills (unless otherwise specified) and dine-in consumption only. Discounts on the beverage bills are only applicable to specific merchants. Please check with respective merchants for details.
8. The dining offers in hotels are only applicable to 2-12 persons (unless otherwise specified). Please check with respective merchants for details.
9. Cardholders must be one of the patrons. Advance booking by stating a redemption of the offers is required. Cardholders may have to present the Card prior to enjoying the offers. Please check details with respective merchants.
10. The dining offers are not applicable to service charge, and any charge for tea and condiments (unless otherwise specified). Please check with respective merchants for details.
11. Unless otherwise specified, the dining offers are not valid on general holidays (including Sundays) in Macau, eve of general holidays (excluding Saturdays), festive days, eves of festive days, days with an open firework display, days where tickets are required for entry to the venue and black-out dates as specified by merchants. Please check with respective merchants for details.
12. The offers shall be terminated immediately upon closure of the outlets or business shut down.
13. In case of renovation in any of the outlets of the participating merchants, no offers will be available. Please check with respective merchants for details.
14. The offers are subject to additional terms and conditions set out by each of the merchants. Please check with respective merchants for details.
15. Prices and product/service/offer/food/beverages/menu descriptions are provided by relevant merchants and are for reference only. Cardholders understand and accept that the Bank is not the supplier of such products/service/offer/food/beverages/menu purchased and Cardholders should refer to the relevant merchants for details. The Bank accepts no liability for the quality of products/service/food/beverages provided by the merchants.
16. The Bank and respective merchants reserve the right to alter or terminate the offers and amend the terms and conditions at any time. The Bank will not notify the Cardholders separately of any such change or termination.
17. In case of any disputes, the decision of the Bank and/or the respective merchants shall be final and conclusive.
18. In case of any disputes, Cardholders are required to present the relevant original sales receipts and credit card sales slips for further investigation by the Bank.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. These terms and conditions shall be construed and governed in accordance with the laws of the Macau Special Administrative Region.



21. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

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