



'HSBC Mastercard® Debit Card – Overseas Contactless Spending Cash Rebate Promotion' Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 21 July to 30 September 2023.

What is the offer

2. During the promotional period, you can receive a HK\$50 cash rebate if you:
 - a. successfully apply for an Eligible Debit Card, and use it to make one Eligible Transaction in an Eligible Overseas Destination after your Eligible Debit Card is issued; or
 - b. have never transacted with your Eligible Debit Card before 21 July 2023 and use it to make one Eligible Transaction in an Eligible Overseas Destination.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Debit Card and your account is valid and in good standing during the promotional period and offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you have transacted with an Eligible Debit Card before 21 July 2023.
5. We will determine whether you are eligible for the offer based on the records we hold on the Eligible Transactions. If you qualify for the offer, the corresponding cash rebate will be credited to your Eligible Debit Card within 15 calendar days after completion of the requirements under Clause 2.
6. If you are a supplementary card applicant or cardholder and qualify for the offer, the corresponding cash rebate will be credited to the associated primary cardholder's account.
7. We may debit your Eligible Debit Card or account for the equivalent value of any offer you have enjoyed without notice to you if:
 - a. any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible; or
 - b. your Eligible Debit Card is cancelled within 13 months from its issuance.

Read before you enjoy the offer

8. You can only enjoy the offer once for each Eligible Debit Card under this promotion.

9. Eligible transactions are defined according to the merchant codes/ transaction type issued by MasterCard Worldwide or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
10. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
11. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or 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.
12. The terms and conditions of the Eligible Debit Card and all other applicable prevailing promotions offered by us will apply.
13. 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.
14. 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 debit card to take back any offer you have enjoyed, or cancel your debit card.
15. In case of dispute arising out of your Eligible Debit Card application and this promotion, our decision shall be final and conclusive.
16. We write the terms and conditions of the offer under Hong Kong 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

17. **"Eligible Debit Card"** refers to any primary and supplementary HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
18. **"Eligible Transactions"** are contactless or mobile payment transactions of any amount in foreign currencies (other than Hong Kong Dollars) conducted with an Eligible Debit Card during the promotional period in Eligible Overseas Destinations and posted on our system during the offer fulfilment period. These are not Eligible Transactions:

- fees and charges;
- cash withdrawal;
- purchase transactions effected outside of Mastercard® network;
- mobile payment transactions via e-wallets other than Apple Pay, Google Pay™ or Samsung Pay;
- refund transactions;
- bill payment (including tax payments to the tax authorities);
- quasi cash transactions, including:
 - betting and gambling transactions;
 - 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 or investment trading platforms);
 - wire transfers;
 - rental payment or property purchase;
 - purchase and/or reload of stored value cards or e-Wallets (including Octopus top-up transactions via e-wallets or any other means);
 - purchase of cryptocurrencies;
 - instalment payments.

19. “Eligible Overseas Destinations” include the United States, United Kingdom, Japan, Thailand, Australia, Singapore, Taiwan and Malaysia only.