



Terms and Conditions of HSBC easy Credit Card Extra MoneyBack Points Welcome Offer

When can you enjoy the offer

1. The promotional period is from 1 September 2025 to 31 October 2025 (both dates inclusive).

What is the offer

2. During the promotional period, **New or Existing Credit Card Customers** can enjoy extra 5,000 **MoneyBack** Points if you fulfill the requirements under clause 2(a) to (b):
 - a. successfully apply for an HSBC easy Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("**the Bank**" or "**HSBC**" or "**We**") via HSBC website, HSBC Personal Internet Banking, HSBC HK App or HSBC Reward+ App within 3 calendar days when you made a purchase and earned MoneyBack points via MoneyBack App at all stores of PARKnSHOP / Taste / Fusion or its subsidiary supermarket, Watsons, and FORTRESS, and your application is approved; and
 - b. successfully link your HSBC easy Credit Card in MoneyBack App account on or before 30 November 2025.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an HSBC easy Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above; and
 - c. are an existing MoneyBack Member.
4. You cannot enjoy the offer if you:
 - a. have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of HSBC easy Credit Card; or
 - b. remove linking your HSBC easy Credit Card from the MoneyBack App account before your eligibility is confirmed; or
 - c. are an additional card applicant.
5. We will determine whether you are eligible for the offer based on our system records and the records of the credit card linked in MoneyBack App. If you qualify for the offer, extra 5,000 MoneyBack Points will be delivered to your MoneyBack App



account that successfully connected your HSBC easy Credit Card on or before 31 January 2026.

6. We may deduct the MoneyBack points from your MoneyBack App account without notice if:
 - a. your HSBC easy Credit Card is cancelled within 13 months from its issuance which the offer is granted; or
 - b. you remove linking your HSBC easy Credit Card from the MoneyBack App account after the offer has been granted.

Read before you enjoy the offer

7. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
8. You can only enjoy the offer once under this promotion.
9. 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.
10. The terms and conditions of HSBC easy Credit Card, MoneyBack Programme and all other applicable prevailing promotions offered by us will apply.
11. We accept no liability in respect of the quality of the goods and services provided by MoneyBack App.
12. For Terms and Conditions for MoneyBack Program, please visit MoneyBack App for details.
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 may deduct your MoneyBack points from your MoneyBack App account, deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.

15. In case of any dispute arising out of your HSBC easy Credit Card application and this promotion, the decision of us and MoneyBack shall be final and conclusive.
16. No person other than you and us which include our successors and assigns will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

18. **"HSBC easy Credit Card"** refers to any personal primary HSBC easy Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.
20. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.
21. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available on MoneyBack App.

To borrow or not to borrow? Borrow only if you can repay!