



Terms and Conditions for HSBC Red Credit Card – Free size upgrade offer with The Coffee Academics

When can you enjoy the offer

1. The promotional period for the offer is from 15 September to 14 December 2025.

What is the offer

2. During the promotional period, you can enjoy a free size upgrade from regular to large (i.e., 9 oz to 14 oz) on handcrafted beverages at all outlets of The Coffee Academics when you made Eligible Transactions with your HSBC Red Credit Card.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold a HSBC Red Credit Card and your credit card account is valid and in good standing during the promotional period;
 - b. pay with a HSBC Red Credit Card for any Eligible Transactions during the promotional period.

Read before you enjoy the offer

4. Quota applies while stock lasts for each phase within the promotional period:
 - a. Phase 1: from 15 September to 14 October 2025
 - b. Phase 2: from 15 October to 14 November 2025
 - c. Phase 3: from 15 November to 14 December 2025Quota applies to the offer, on a first- come- first- served basis. Please check the details with the staff of The Coffee Academics.
5. Offer is not applicable to delivery services and purchases made via The Coffee Academics official website.
6. You must specify the use of the offer prior to ordering.
7. All the redeemed offers cannot be cancelled, altered, transferred, refunded or exchanged for cash or other products under any conditions once they are issued. We, The Coffee Academics reserve the right to collect or cancel the offer used for sale.
8. You cannot use the offer in conjunction with other promotional programmes, offers, discounts, coupons, membership benefits or VIP privileges (unless otherwise specified). You are advised to check the details with the staff of The Coffee Academics.

9. Primary Cardholders and additional Cardholders under the same HSBC Red Credit Card account shall for all purposes of this promotion be treated as separate Cardholders and are each eligible to enjoy the offer using the HSBC Red Credit Cards under their respective names.
10. We accept no liability in respect of the quality of the goods and services provided by The Coffee Academics or any additional offers/discounts which they may or may not offer. You are advised to check the details and related terms and conditions with their staffs.
11. These terms and conditions and other terms and conditions of the HSBC Red Credit Card and The Coffee Academics will apply. The Coffee Academics and us reserve the right to vary or cancel the offer, or amend the terms and conditions from time to time without prior notice. Please refer to the relevant website or check with the staffs of The Coffee Academics for the latest details, availability and terms and conditions of the offer.
12. If we or The Coffee Academics believe that you have acted in a fraudulent or abusive manner, you will not be able to enjoy the offer.
13. In case of disputes arising out of this promotion, the decision of The Coffee Academics and us shall be final and conclusive.
14. No person other than you and us 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.
15. These terms and conditions are governed by and will be construed according to the Hong Kong Special Administrative Region 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

16. **'Eligible Transactions'** are purchases made in Hong Kong Dollars with a HSBC Red Credit Card for handcrafted beverages at any The Coffee Academics branches in Hong Kong during the promotional period. Transactions made via e-wallets (including but not limited to WeChat Pay, AlipayHK and PayMe) are not eligible for this promotion.

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