



HSBC Reward+ Share RC – Terms and Conditions

1. Who are these Terms and Conditions between?

- 1.1. These Terms and Conditions are between “You” and “We, Us” and they mean:
 - 1.1.1. “You” - User of this App and the Share RC function
 - 1.1.2. “We”, “Us” - The Hongkong and Shanghai Banking Corporation Limited (“HSBC”)
- 1.2. No other party, except you and us will have any rights under these Terms and Conditions.

2. What do these Terms and Conditions govern and are there any other terms that apply to the HSBC Reward+ Share RC function?

- 2.1. These Terms and Conditions, together with the Reward+ Terms and Conditions that apply to the HSBC Reward+ App (“Reward+”) and the RewardCash Programme Terms and Conditions (“RewardCash Programme”), apply to the Share RC function (“Share RC”), which is provided by HSBC. In the event of a conflict between the referred terms and conditions, these Terms and Conditions will prevail.
- 2.2. These Terms and Conditions form part of the Reward+ Terms and Conditions.

3. What is Share RC?

- 3.1. Notwithstanding the provisions in the RewardCash Programme Terms and Conditions,
 - 3.1.1. By registering for the Share RC function, you will be able to transfer the RC that you have earned on your HSBC credit card account(s) and/or earned from the Standalone RewardCash Programme (if applicable) to the credit card account of another HSBC primary or additional cardholder in Hong Kong; and
 - 3.1.2. The HSBC primary or additional cardholder recipient will receive the RC transferred by you without registering for the Share RC function.

4. How can I use Share RC?

- 4.1. To share RC you must first register by logging onto HSBC Reward+ with either a HSBC Security Device (“Security Device”) or Mobile Security Key (“MSK”).
- 4.2. As part of the registration for Share RC you will need to ensure the personal details (i.e. your mobile phone number and e-mail address) that you are maintaining on our bank record are up-to-date and valid; and you have a valid HSBC primary or additional credit card. If needed, you can update your personal details any time through HSBC Mobile Banking.
- 4.3. Primary and additional cardholders may only use the Share RC function if the designated card account is valid and in good standing. If the primary card of your additional card is not valid or in good standing, you will not be able to use the Share RC function with your additional card.
- 4.4. If you disable the Share RC function, you must accept these Terms and Conditions again and complete registration to use Share RC.

5. What is required of me to complete registration for Share RC?

- 5.1. You are required to perform a one-time setup for Share RC before you will be able to use this function to send RC to others.

- 5.2. 1.1. The same mobile number and e-mail address that you are maintaining on our bank record will be applied and used for Share RC. During registration for Share RC, we will extract and display such mobile number and email address and you are required to confirm that they remain valid, up-to-date, and that you still maintain access to them. Otherwise, you are required to update such personal details any time through HSBC Mobile Banking.
- 5.3. To register for Share RC you are required to have:
- 5.3.1. Up-to-date and valid (i) mobile phone number and (ii) email address that you own and maintain access to in order for us to send you SMS notifications upon successful Share RC registration, change of RC sharing limit and when you send or receive RC. Your mobile phone number will also be used for the purposes of enabling other Share RC users to identify you and send you RC using the Share RC function; and
 - 5.3.2. A valid HSBC Hong Kong primary or additional credit card in order to send and receive RC.
- 5.4. You must be a holder of an eligible HSBC Hong Kong credit card which will be used as your default credit card for sending and receiving RC. If you have multiple cards, you will be required to designate one of your credit cards as the default card, and when you send RC, the RC you have accumulated across different credit cards will be pooled to your default credit card before sending. When you receive RC, the RC will be credited to your default credit card. If you have not completed the initial registration for Share RC, the RC will be credited to the highest tier of card type according to the credit card hierarchy as determined by us.
- 5.5. You are also required to set a daily RC sharing limit for sending RC which is equal to or less than the maximum daily sharing limit displayed in Reward+.
- 5.6. Upon successful setup we will send you a notification to the e-mail address and mobile number you are maintaining on our bank record.

6. Which Credit Cards are eligible for Share RC?

- 6.1. Share RC is available to primary and additional cardholders of the valid credit card types as specified in the Reward+ Terms and Conditions.

7. What are the restrictions that may apply when I use Share RC?

- 7.1. You must be logged onto Reward+ with either a Security Device or MSK in order to enable and use the Share RC function.
- 7.2. You must maintain a valid and unique mobile phone number and a valid e-mail address on our bank record to send and receive RC.
- 7.3. To send RC, the recipient is required to have a valid primary or additional credit card, and are maintaining valid e-mail address and mobile phone number on our bank record.
- 7.3.1. A One-Time Password (“OTP”) may be sent to your mobile number to confirm its validity and your ownership during the Share RC registration process or at any time while you use Share RC. If you are not able to provide this OTP, we reserve the right to cease and/or terminate your usage of Share RC.
- 7.4. When sending RC through Share RC, your RC that is expiring earliest will be used first unless specified by you when selecting the amount of RC you wish to share and from which credit card account and/or Standalone RewardCash Programme Profile (if applicable).
- 7.5. The amount of RC you are eligible to share via Share RC will be subject to daily, monthly and yearly limits. The daily sharing limit may be altered during the setup process and also at any other time via Share RC feature settings, up to the maximum daily share limit set by us in Reward+.
- 7.6. You can receive RC even if you have not completed the initial registration for Share RC or do not have Reward+ installed.

- 7.7. RC that you receive through Share RC will only be valid for a period of up to 2 statement cycles from the time the RC is credited to your default account and cannot be further shared.
- 7.8. RC that you receive through Share RC may only be used within the 'Use RC' functions (except 'Share RC') in Reward+.
- 7.9. For HSBC Prive and/or HSBC EveryMile Credit Card holders, please note that you can set HSBC Prive or HSBC EveryMile Credit Card as the default credit card for sending RC only. You can't receive RC from others with the HSBC Prive and/or HSBC EveryMile Credit Card. To receive RC shared by others through the Share RC function, you can set another eligible primary or additional card as the default credit card.

8. How can I check and confirm my sent and received RC in HSBC Reward+?

- 8.1. We will display the total amount of RC that you have received through Share RC in the 'Received from others' category on the 'Earned' tab within the 'RewardCash Summary' page. You may also view a detailed breakdown of each transaction by navigating to the 'Share RC' category.
- 8.2. We will display the total amount of RC that you have received through Share RC and that are about to expire in the 'Expiry' tab within the 'RewardCash Summary' page and under its relevant expiry month. You may also view a detailed breakdown of the RC expiring per credit card by expanding the corresponding expiry month.
- 8.3. We will display the total amount of RC that you have sent through Share RC in the 'Sent to others' category on the 'Used' tab within the 'RewardCash Summary' page. You may also view a detailed breakdown of each transaction by navigating to the 'Share RC' category.
- 8.4. Upon any successful send or receive transaction using Share RC we will send you a notification e-mail and SMS message to inform you of the transaction.

9. How can I reverse a Share RC transaction?

- 9.1. HSBC will not be liable or responsible for any RC transactions made in error through Share RC once you have confirmed them. Before you share RC, you must ensure the recipient is correct as we may not be able to reverse the transaction.
- 9.2. You may submit disputes or questions regarding any sent or received RC to the HSBC Customer Contact Centre and providing us with details of the transaction and verification of your identity. If we cannot verify your identity, we may exercise the right to cease any further support to your request.
- 9.3. We require authorization from the recipient to whom you have wrongly sent your RC before we will be able to reverse the Share RC transaction and return the RC to you. We will use reasonable endeavours to contact such recipients.

10. Will I be notified if any amendments are made to these Terms and Conditions?

- 10.1. We may change these Terms and Conditions and will tell you about the change by post, email, secure e-message within Personal Internet Banking ("PIB"), or by placing details of the change within PIB, Reward+ or on our public website.
- 10.2. If we provide you with notice that we are going to change these Terms and Conditions and you don't like the change(s), you may end these Terms and Conditions and cease to use the Share RC function by disabling the function within the 'Settings' in Reward+. If you continue to use or keep your Share RC function enabled in Reward+, then we will assume that you have agreed to and accepted the change(s).

11. Will the Share RC service be terminated?

- 11.1. We reserve the right to suspend or withdraw the availability of Share RC (or any part thereof) and terminate these Terms and Conditions at any time with or without prior notice to you.

11.2. In any event, we shall not be liable to you for any modification to, suspension or withdrawal of the Share RC function. We may terminate and/or suspend your use of and access to Share RC (or any part thereof) or any related service(s) at any time with immediate effect without any notice and in our sole and absolute discretion for any reason, including but without limitation to the following: -

11.2.1. If we are unable to verify or authenticate any information you previously provided to us;

11.2.2. If we believe that your action may give rise to liability of any nature;

11.2.3. If your relationship with HSBC has been terminated;

11.2.4. If one or more of your accounts has been found to have breached any of the applicable terms and conditions.

12. What is the governing law and jurisdiction for these Terms and Conditions?

12.1. These Terms and Conditions shall be governed by and constructed in accordance with the laws of Hong Kong and the parties hereby irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong

13. Which version of the Terms and Conditions should I refer to if there is inconsistency?

13.1. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited