



## **Standalone RewardCash Programme Terms and Conditions**

### **1. The Programme**

- 1.1. The Programme is offered by HSBC to Eligible HSBC Customers. These Terms govern the Programme and may be amended by us from time to time at our sole discretion.

### **2. Eligibility**

- 2.1. To join the Programme, you must:
  - (a) be an Eligible HSBC Customer; and
  - (b) register via Reward+.
- 2.2. Your HSBC account must be in good standing when you enroll for this Programme and during your participation.
- 2.3. We may change eligibility criteria and decide if you are eligible for the Programme. Our decision is final.
- 2.4. The Programme is opened for enrollment from time to time and subject to our announcement. Programme fees may apply but may be waived at our discretion. Please refer to our website and/or Reward+ for the latest enrollment details and fees.

### **3. Participation in the Programme**

- 3.1. If you join the Programme, your Programme Profile will be activated in Reward+ for earning RewardCash. Your Programme Profile details and accumulated RewardCash earned from the Programme will be shown in Reward+.
- 3.2. There is no expiry date for your participation in the Programme unless the Programme is terminated, your Programme Profile is terminated as per Clause 6 below, or as a result of any changes to the Programme or these Terms.
- 3.3. You must have access to HSBC HK App in order to log on to Reward+ and have access to the Programme Profile.

### **4. Earn and Spend RewardCash under the Programme**

- 4.1. You can earn Programme RC by completing missions on Reward+ or joining other activities, promotions and campaigns we may launch from time to time. Your entitlement to such Programme RC will be subject to the terms and conditions of each mission, promotion and campaign.
- 4.2. You can use your Programme RC to:
  - (a) redeem items at RewardCash e-Shop;
  - (b) redeem e-Coupons; and
  - (c) enjoy other benefits we may offer from time to time.
- 4.3. Redemption of RewardCash e-Shop items, e-Coupons and other benefits using the Programme RC may be subject to other terms and conditions.

- 4.4. You can redeem RewardCash e-Shop items and e-Coupons via Reward+ or through other channels we designate. We will send you a notification after we receive your redemption request.
- 4.5. RewardCash e-shop “loyalty discounts” are not available for redemption using Programme RC.
- 4.6. You can start earning Programme RC upon successful enrollment to the Programme. Programme RC is usually valid for at least one year and for up to two years. The expiry month of Programme RC is determined by the month which you enrolled to the Programme. Unused Programme RC will be forfeited after the expiry month. You can check your Programme RC balance and the expiry month on Reward+. You may refer to our website and/or Reward+ for more details.
- 4.7. Programme RC cannot be converted to cash.

## **5. Applicable to Eligible Credit Card Holder**

- 5.1. If you hold an Eligible Credit Card, the following provisions in this Clause 5 apply.
- 5.2. Subject to Clause 5.3 below, you may use the Programme RC and the Credit Card RC in various ways through the RewardCash redemption function on Reward+. For example, you can:
  - (a) redeem products or services;
  - (b) convert Programme RC and Credit Card RC to miles, travel privileges, other merchants or loyalty programmes points;
  - (c) share your Programme RC and Credit Card RC with other HSBC primary and additional credit cardholders;
  - (d) use Programme RC and Credit Card RC to pay for transactions or credit card bills (for primary cardholders only); and
  - (e) use Programme RC and Credit Card RC in other ways we may introduce.

The above features may be subject to separate terms and conditions.

- 5.3. To use your Programme RC and Credit Card RC together, you must use the minimum amount of Credit Card RC specified by us. Please refer to Reward+, our website and/or campaigns for details.
- 5.4. For the avoidance of doubt, RewardCash redemption functions, promotion rates and offers available for Credit Card RC do not apply to Programme RC unless we otherwise specify. Please refer to Reward+ and/or our website for details on RewardCash redemption functions, promotion rate or offer available for Programme RC.
- 5.5. With respect to Clause 5.2(b) above, conversion of Programme RC will be made using the applicable rates specified on Reward+ from time to time.

## **6. Termination of Programme Profile and Programme Changes**

- 6.1. We may terminate your Programme Profile, exclude you from the Programme, and/or revoke all offers, rebates and/or rewards you have earned or accumulated if you:
  - (a) abuse any Programme privileges, offers, rebates and/or rewards;
  - (b) tamper with the Programme, offers, rebates and/or rewards;
  - (c) engage in abusive, deceitful or fraudulent behavior in relation to the Programme, offers, rebates and/or rewards;
  - (d) fail to comply with these Terms;
  - (e) make any misrepresentation or false statement to us; or
  - (f) violate applicable laws or regulations.

- 6.2. We will terminate your Programme Profile if it remains inactive (e.g. no earning or spending of Programme RC) for 2 years from your enrollment date.
- 6.3. You may terminate your Programme Profile through the channels we prescribe.
- 6.4. Upon termination of your Programme Profile (whether by you or us) or all your HSBC account(s) which has / have access to HSBC HK App, all Programme RC and products accumulated under the Programme Profile will be forfeited and cannot be recovered.
- 6.5. We reserve the right to suspend, remove, change, cancel or terminate the Programme, offer, rebates, rewards or amend these Terms at any time without notice. Please check our website and/or Reward+ for the latest details, availability and terms and conditions.

## **7. Communications**

- 7.1. We will send notifications to you, which may include information about products and/or the services of the Bank, any changes to the Programme and/or these Terms via (a) Reward+ push notification (if you have enabled the push notification function); or (b) the contact details you registered in our Bank's record at the time of your enrollment into the Programme.

## **8. General Terms and Definitions**

- 8.1. The terms and conditions of the RewardCash Programme and Reward+ will apply. In case of inconsistency between the above terms and conditions and these Terms, these Terms shall prevail to the extent of such inconsistency.
- 8.2. In case of dispute arising out of this Programme or these Terms, our decision is final and conclusive.
- 8.3. Programme Profile cannot be sold, exchanged, transferred, refunded or converted to cash, discounts or other services.
- 8.4. These Terms are governed by and construed in accordance with Hong Kong law. In case of any discrepancy or inconsistency between the English and Chinese versions of these Terms or any promotional materials, the English version shall prevail.
- 8.5. Definitions:

“Bank”, “HSBC”, “we”, “our” or “us” means The Hongkong and Shanghai Banking Corporation Limited.

“Credit Card RC” means RewardCash earned with your Eligible Credit Card.

“Eligible Credit Card” means the primary and additional credit cards of the card types issued by HSBC (and its successors and assigns) in Hong Kong as stated in the HSBC Reward+ Terms and Conditions.

“Eligible HSBC Customer” or “you” means the account holder (who is aged 18 or above) of an existing HSBC account with valid access to HSBC HK App. For the avoidance of doubt if the customer is only a HSBC MPF or ORSO member, he or she is not an Eligible HSBC Customer.

“Programme Profile” means your Programme profile with designated profile number for earning Programme RC.

“Programme RC” means the RewardCash earned with your Programme Profile.

“Programme” means the Standalone RewardCash Programme.

“Reward+” means the HSBC Reward+ App.

“Terms” means these Standalone RewardCash Programme Terms and Conditions.

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

