

HSBC Credit Card RewardCash Programme

| Item no. | RewardCash | Amount (HK\$) | Item description | Delivery method |
|----------|------------|---------------|------------------------------------|-----------------|
| Voucher | | | | |
| V01 | \$50 | – | PARKnSHOP HK\$50 Voucher | ✉ |
| V02 | \$50 | – | Wellcome HK\$50 Voucher | ✉ |
| V03 | \$50 | – | Mannings HK\$50 Voucher | ✉ |
| V04 | \$50 | – | FORTRESS HK\$50 Voucher | ✉ |
| V07 | \$50 | – | Watsons The Chemist HK\$50 Voucher | ✉ |
| V08 | \$50 | – | AEON HK\$50 Voucher | ✉ |
| V09 | \$100 | – | SOGO HK\$100 Voucher | ✉ |
| V75 | \$100 | – | Broadway HK\$100 Voucher | ✉ |

✉ By Post

CPD244R58E W



HSBC Credit Card RewardCash Programme Redemption Form

Please return the completed redemption form by post to **Card Centre – Customer Service Section, 8/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon.**

Cardholder's name _____

Daytime tel. no. _____ Home tel. no. _____

RewardCash Redemption

| Item no | Quantity | RewardCash required |
|---------|----------|---------------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Note: 1. Cardholders who redeem via RewardCash e-Shop on Reward+ App can enjoy the highest Loyalty Discount. Cardholders who redeem via other means (including this redemption form) can only enjoy the lowest Loyalty Discount. Loyalty Discounts are not applicable to vouchers redemption.
2. Gifts and Vouchers must be redeemed using full amount of RewardCash.

Annual fee waiver

| | |
|--|---------------------|
| Credit card account* for fee waiver to be applied: | RewardCash required |
| _____ | _____ |

Card account(s) for debiting RewardCash / Amount

| | |
|--|--------------------------|
| Please deduct RewardCash for the above item(s) from my credit card* account(s) [†] according to the following sequence: | RewardCash to be debited |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

| | | | |
|---|---------------|--|---------------|
| _____ Primary cardholder's signature | _____ Date | _____ Additional cardholder's signature | _____ Date |
|---|---------------|--|---------------|

Terms and Conditions apply. Please refer to the RewardCash Programme Terms and Conditions or you may visit www.hsbc.com.hk.

* For HSBC Dual Currency Credit Card, please fill in the Hong Kong Dollar sub-account number. Renminbi sub-account number will not be accepted.
[†] If you wish to redeem RewardCash from both your primary card and additional card, both cardholders must sign.
The RewardCash and total amount (if applicable) will be deducted from the designated credit card account(s) within two weeks of receipt of this redemption form.



RewardCash Programme Terms and Conditions

A) General Terms and Conditions

Who may participate in RewardCash Programme

1. We may offer, vary, suspend or withdraw different benefits, schemes or arrangements under the RewardCash Programme. The availability or redemption of some benefits, schemes or arrangements may be governed by further terms and conditions specified by us from time to time. Such benefits, schemes or arrangements may include RewardCash e-Shop, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants and Mileage Programme.
2. Only personal credit cards issued by us in Hong Kong and of the types specified by us from time to time are eligible for the RewardCash Programme. We have the right to specify and vary the types of credit cards that are eligible for the RewardCash Programme. We may exclude (a) any types of credit cards from the RewardCash Programme, or (b) any benefits, schemes or arrangements under the RewardCash Programme. Unless we specify otherwise, eligible credit cards include Visa, MasterCard and UnionPay credit cards. Eligible credit cards may be primary cards or additional cards and may be denominated in Hong Kong dollar, Renminbi or United States dollar. Standalone private label card and iCAN card are not eligible for the RewardCash Programme.
3. Your participation in the RewardCash Programme is governed by these Terms and Conditions and any other terms and conditions specified by us from time to time. If any dispute arises in relation to the RewardCash Programme, our decision or (if applicable) the relevant merchant's decision is final. Such dispute may include (a) any dispute over your eligibility for participation, your entitlement to benefits, records of redemption or other activities or transactions, or (b) any dispute between you and any merchant participating in the RewardCash Programme.

Earning RewardCash

4. Except as specified in Clause 5, you earn \$1 RewardCash for:
 - (a) every HK\$250 spent with your eligible card denominated in Hong Kong dollar;
 - (b) every US\$30 spent with your USD Visa Gold Card; or
 - (c) every RMB250 spent with your UnionPay Dual Currency credit card Renminbi sub-account.
5. We have the right not to award or allow you to use RewardCash unless your credit card and card account are valid and in good standing. We also have the right to specify and vary from time to time the RewardCash earning rate and the types of spending that do not earn RewardCash. At present, spending types that do not earn RewardCash include the following:
 - (a) cash advance;
 - (b) fees and charges;
 - (c) withdrawals under a cash or spending instalment plan;
 - (d) (i) online bill payments to the Inland Revenue Department made with any credit card,
(ii) online bill payments under bill type of policy loan repayment to insurance companies made with any credit card,
(iii) online bill payments to finance companies made with any credit card, and
(iv) online bill payments made with a Classic, Gold or UnionPay Dual Currency credit card.
RewardCash will be awarded only for the first HK\$10,000 eligible online bill payments made using an eligible credit card in each monthly statement cycle; and
 - (e) quasi cash transactions including:
 - (i) betting and gambling transactions, (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), (iii) transactions at financial institutions (including purchase of merchandise and services from banks), (iv) wire transfers, and (v) purchase and/or reload of stored value cards or e-Wallets (except for reload to PayMe and via Octopus Automatic Added Value Service),
according to the merchant codes issued by Visa, MasterCard Worldwide or UnionPay (as applicable) from time to time.
6. A card transaction does not earn RewardCash if:
 - (a) it is unposted; or
 - (b) it is posted but subsequently cancelled, reversed or refunded (including tax refund on purchases) in whole or in part.
7. We will credit RewardCash earned by you to your card account. For the purpose of calculating your RewardCash entitlement, we will carry forward:
 - (a) any odd dollars spent to the next card transaction; and
 - (b) any odd dollars remaining on a statement date to the following statement month.
8. For a purchase under an instalment plan, you earn RewardCash as and when an instalment amount is posted to your card account. Posting of such amount may be in a lump sum or in instalments depending on the types and features of instalment plan.

Expiration of RewardCash

9. RewardCash earned is usually valid for at least one year and for up to two years. RewardCash earned with HSBC Premier MasterCard and HSBC Advance Visa Platinum cards is valid for up to three years. The expiry date for RewardCash earned on a card will be the date of the card statement of the expiry month (regardless of the year) of the card. The expiry month will be shown in your card statement and (if applicable) your HSBC Internet Banking profile.

Transfer, pooling and redemption of RewardCash

10. (a) RewardCash is not transferable unless we otherwise specify. RewardCash may be transferred from one cardholder to another through our Reward+ App. You will be able to receive RewardCash without installing Reward+ App or registering for the RewardCash transfer function on Reward+ App. (b) You may pool RewardCash earned with various credit cards issued to you under the same Hong Kong Identity Card or Passport number, unless otherwise specified in these Terms and Conditions. If you are a primary cardholder, you may also pool RewardCash earned with additional cards.
11. We have the right to specify and vary the amount of RewardCash for redeeming various products and services from time to time. We have the right to accept or decline your request to redeem RewardCash. If you have not accumulated sufficient amount of RewardCash to redeem a product or service, any request to redeem or any purchase order will be cancelled automatically.



12. Once a redemption request or purchase order has been accepted by us or a participating merchant, you are not allowed to change, cancel or seek refund on it or exchange any redeemed item.
13. (a) We have the right to forfeit or cancel any accumulated RewardCash and terminate your credit card if, in our reasonable opinion, there is fraud or abuse relating to the earning, pooling, redeeming or using (including transfer or conversion) of your RewardCash. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning RewardCash for that transaction. (b) We have the right to cancel any accumulated RewardCash upon the termination of your credit card by you or by us.

Participating merchants

14. We have the right to specify and vary from time to time without notice (a) the merchants participating in the RewardCash Programme, or (b) any scheme or arrangement under the RewardCash Programme. We are not liable to you for any change of merchants. You may visit our website for the latest list of participating merchants.
15. Redemption of goods, services, vouchers, certificates, coupons or other benefits at a participating merchant is subject to the merchant's policy and the terms and conditions specified by the merchant.

Miscellaneous

16. We are not supplier of any products or services redeemable under the RewardCash Programme. We do not accept any liability relating to them. We are not responsible for lost, damaged or stolen products, vouchers, certificates or coupons redeemed or exchanged by you under the RewardCash Programme.
17. The general terms and conditions set out in Section A of these Terms and Conditions apply to all benefits, schemes or arrangements under the RewardCash Programme. If any such benefit, scheme or arrangement is also governed by further terms and conditions, the further terms and conditions prevail over the general terms and conditions to the extent of any inconsistency between them. Such further terms and conditions may be set out in these Terms and Conditions or separately. We have the right to vary these Terms and Conditions and any other terms and conditions relating to the RewardCash Programme from time to time by notice.
18. 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.
19. These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
20. The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

B) RewardCash e-Shop

21. We have the right to change or remove items available at RewardCash e-Shop from time to time without notice. An item is available only while stocks last.
22. You can redeem items at RewardCash e-Shop via HSBC Internet Banking or by returning a duly completed redemption form to us. We will mail a notification letter relating to your request to redeem RewardCash to your correspondence address within four to six weeks after we receive your request to redeem.
23. RewardCash must be used in a whole number at RewardCash e-Shop subject to a minimum of \$10 RewardCash for each item. Every \$1 RewardCash equals to HK\$1 at RewardCash e-Shop. You may redeem items at RewardCash e-Shop using the full amount of RewardCash or a combination of RewardCash and cash. You must pay the cash portion by your HSBC credit card via HSBC Internet Banking.
24. Offers featured in a designated exclusive section of RewardCash e-Shop are available exclusively to holders of credit cards specified in that section.
25. The price indicated for an item at RewardCash e-Shop is in Hong Kong dollars unless we specify otherwise. If you redeem an item using your USD Visa Gold Card, we will process it as a foreign currency transaction.
26. (a) You may enjoy loyalty discounts specified by us from time to time. The loyalty discount is a discount on the observed retail price of the item calculated based on the year in which your longest held primary personal credit card was issued, and that card must be currently valid and in good standing.
(b) The loyalty discounts do not apply to the following: vouchers redemption, RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme (including mileage programme annual fee waiver), credit card annual fee waiver, or special redemption offers (as and when available).
(c) You are not allowed to use the loyalty discounts in conjunction with any other promotional offer or discount (unless we specify otherwise).

Definitions

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Reward+ App means the HSBC Reward+ mobile app which is a dedicated credit card mobile app to manage your HSBC card accounts in Hong Kong. It is governed by these Terms and Conditions, the Reward+ Terms and Conditions and the terms and conditions applicable to specific functions available on the Reward+ App.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or **your** means the person to whom we issue a credit card (whether a primary card or an additional card).

NOTE: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.