



Terms and Conditions for HSBC Visa Gold Card for Students Welcome Offer

When can you enjoy the offer

1. The promotional period is from 1 April 2024 to 31 March 2025.

What is the offer

2. During the promotional period, you can apply for an HSBC Visa Gold Card for Students. If your application is approved, you can receive a Welcome Gift of \$300 RewardCash (for New Credit Card Customers) or \$200 RewardCash (for Existing Credit Card Customers) when you use your HSBC Visa Gold Card for Students to make Eligible Transactions of HKD2,000 or above within the first 60 calendar days after card issuance.

How can you enjoy the offer

3. You can enjoy the offer if you:
 - a. hold an HSBC Visa Gold Card for Students 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.
4. You cannot enjoy the offer if you have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of your HSBC Visa Gold Card for Students.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the RewardCash to your HSBC Visa Gold Card for Students account within 2 months once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which the Welcome Gift was awarded is subsequently reversed or if your HSBC Visa Gold Card for Students is cancelled within 13 months from its issuance, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. You can enjoy a perpetual credit card annual fee waiver for your HSBC Visa Gold Card for Students successfully applied.

Read before you enjoy the offer

8. Eligible transactions are defined according to the merchant codes/transaction type issued by Visa or a merchant's acquiring bank from time to time. We have no



obligation to clarify which transactions are eligible for the offer before you conduct the transactions.

9. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
10. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
11. You can only enjoy the offer once under this promotion.
12. 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.
13. The terms and conditions of HSBC Visa Gold Card for Students, RewardCash Programme and all other applicable prevailing promotions by us will apply.
14. 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.
15. 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 RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
16. In case of any dispute arising out of your HSBC Visa Gold Card for Students application and this promotion, our decision shall be final and conclusive.
17. We write the terms and conditions of the offer under Hong Kong laws. 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 Visa Gold Card for Students"** refers to a Hong Kong Dollar personal primary HSBC Visa Gold Card for Students issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **"Eligible Transactions"** refer to cumulative net spending of transactions conducted with an HSBC Visa Gold Card for Students within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges;
- Transactions made with additional card(s);
- Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.

20. "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.

21. "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.

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