



Terms and Conditions for Interest-free Merchant Instalment Plan and Visa Instalments Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 1 March to 31 August 2023.

What is the offer

2. During the promotional period, you can enjoy the following offers:
 - a. Offer 1 – Interest-free Merchant Instalment Plan offer:
 - i. you can receive an extra \$100 RewardCash when you settle a transaction with a Net Spending Amount of HKD1,000 or above by Interest-free Merchant Instalment Plan (including the use of Visa Instalments) for the first time.
 - b. Offer 2 – Visa Instalments offer:
 - i. you can receive an extra \$100 RewardCash when you settle a transaction with a Net Spending Amount of HKD1,000 or above at selected online merchants by Visa Instalments.
3. You are entitled to the above offers once each during the promotional period.

How can you enjoy the offer

4. You can enjoy the offer if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period.
 - b. set up an Eligible Merchant Instalments and/or Eligible Visa Instalments with an Eligible Credit Card during the promotional period;
 - c. (Applicable to Offer 1 only) did not hold any Interest-free Merchant Instalment Plan from 1 March 2022 to 28 February 2023.

Read before you enjoy the offer

5. If you qualify for the extra RewardCash rebate on Eligible Merchant Instalments and/or Eligible Visa Instalments, we will credit the extra RewardCash rebate by 30 November 2023 to the Eligible Credit Card account that you used for the first Eligible Merchant Instalments and/or Eligible Visa Instalments in our records.
6. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
7. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
8. If the transaction for which the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
9. We have no obligation to clarify which transactions are eligible for the offer before you conduct or after you conducted the transactions.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
11. We accept no liability for the quality or additional promotional offers / discounts as provided by participating merchants.

12. You have to keep all original sales slips or official payment records of the Eligible Merchant Instalments. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and we may keep them.
13. The terms and conditions of the Eligible Credit Card, Eligible Merchant Instalments, RewardCash Programme, Reward+ and all other applicable prevailing promotions offered 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 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 can deduct the extra RewardCash or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
16. In case of dispute arising out of 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 Chinese versions of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

18. **“Interest-free Merchant Instalment Plan”** means the credit card interest-free merchant instalment plan offered by the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) from time to time. You may pay a transaction by Interest-free merchant instalments at designated participating merchants using HSBC credit cards. Participating merchants might provide various repayment tenors and may require minimum transaction amount or purchase of selected products when paying by Interest-free Merchant Instalment Plan. Please check with the participating merchants directly for more details.
19. **“Visa Instalments”** is a payment technology that enables Visa Credit Cardholders to convert qualifying purchases at participating merchants into smaller monthly payments at checkout. Currently in Hong Kong, it is only applicable to valid HSBC Visa Credit Cards.
20. **“Eligible Merchant Instalments”** means any Interest-free Merchant Instalment Plans successfully set up when settling a transaction with a Net Spending Amount of HKD1,000 or above during the promotion period.
21. **“Eligible Visa Instalments”** means any Interest-free Merchant Instalment Plans successfully set up when settling a transaction with a Net Spending Amount of HKD1,000 or above by Visa Instalments during the promotion period.
22. **“Eligible Credit Card”** means :
 - a. Offer 1: any Hong Kong Dollar personal primary, combined additional or separate additional credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Card are not Eligible Credit Cards
 - b. Offer 2: any HSBC Visa Credit Cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
23. **“Net Spending Amount”** means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/ gift cards.
24. **“HSBC Reward+”** refers to the HSBC HK Reward+ mobile application.

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