



Terms and Conditions for “HSBC Mastercard® Debit Card – HK MTR Rides Spending Cash Rebate Promotion” (the “Offer”)

When can you enjoy the Offer

1. The promotional period for the Offer is from 16 September 2024 to 31 December 2024.

What are the Offer

2. During the promotional period, you can receive up to 20% cash rebate if you successfully use your Eligible Debit Card and make the Eligible Transaction(s) with daily cumulative spending amount of HKD 10 or above.
3. You can enjoy the cash rebate 4 times per calendar month, as follows:
 - i. 16 September 2024 to 30 September 2024;
 - ii. 1 October 2024 to 31 October 2024;
 - iii. 1 November 2024 to 30 November 2024; and
 - iv. 1 December 2024 to 31 December 2024.
 - a. You are entitled to earn a maximum of HKD 32 during the promotional period.

How can you enjoy the Offer

4. You can enjoy the Offer during the promotional period if you:
 - a. hold an Eligible Debit Card and your account is valid and in good standing during the promotional period and Offer fulfilment period; and
 - b. fulfil the requirements under Clause 2 above.
5. Mastercard® will determine whether you are eligible for the Offer based on the records we hold on the Eligible Transactions. If you qualify for the Offer, the corresponding cash rebate will be credited to your Eligible Debit Card within 30 calendar days after completion of the Eligible Transaction.
6. If you are a supplementary cardholder that qualify for the Offer, the corresponding cash rebate will be credited to the associated primary cardholder’s account.
7. We may debit your Eligible Debit Card or account for the equivalent value of any offer(s) you have enjoyed without notice to you if any transaction(s) for which the cash rebate was awarded is subsequently reversed or found out to be ineligible.

Read before you enjoy the Offer

8. Eligible transactions are defined according to the merchant codes/ transaction type issued by Mastercard® 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. 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.
10. You cannot exchange the Offer for other products, services or discounts or transfer the Offer.
11. You must keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by us and will not be returned.
12. We accept no liability in respect of the quality of the goods and services provided by the participating merchant or any additional offers/discounts which the participating merchant may or may not offer. You are advised to check the details and related terms and conditions with the staff of the participating merchant.
13. The terms and conditions of the Eligible Debit Card 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, 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 can debit your debit card to take back any offer you have enjoyed, or cancel your debit card.
16. In case of dispute arising out of your Eligible Debit Card application and this promotion, our decision shall be final and conclusive.
17. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

18. **“Eligible Debit Card”** refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
19. **“Eligible Transactions”** are MTR ride transactions of required spending amount in Hong Kong dollars conducted with an Eligible Debit Card during the promotional period at the **“Eligible Merchant”** and posted on our system during the Offer fulfilment period.

Eligible Merchant	Eligible Transactions	Cash Rebate Currency and Amount	Rebate Cap Per Eligible Debit Card Per Calendar Month	Cash Rebate Cap Per Eligible Debit Card for the Promotion Period
HK Mass Transit Railway (HK MTR)	Daily cumulative spend in HKD 10 or above	HKD 2	4 redemptions	HKD 32

a. The following transactions are NOT eligible, including but not limited to:

- i. MTR ride transactions (including top-up transactions) made via Alipay, WeChat or QR code e-wallets;
- ii. all unposted/ cancelled/ refund transactions;
- iii. transactions made at the Customer Service Centres in MTR stations or via MTR Mobile for purchasing Multi Rides Tickets, Monthly Pass, City Saver or any other product.

20. **“we”, “us” or “our”** means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

21. **“you” or “your”** means the person to whom we issue an Eligible Debit Card that is eligible for the Offer.