

## 2022 HSBC Credit Card Welcome Gift Terms and Conditions

### When can you enjoy the offer

1. The promotional period is from 17 January 2022 to 30 Jun 2022, both dates inclusive (the “Promotional Period” ).

### What is the offer

2. During the promotional period, you can:
  - a. Apply an Eligible Credit Card through our branches. If your application is approved, you can enjoy the first two-year annual fee waiver; and
  - b. if you use the Eligible Credit Card to make Eligible Transactions of MOP/HKD/RMB8,000 or above within the first 60 calendar days after card issuance, you can enjoy a welcome gift as follows:

New Credit Card Customers	Existing Credit Card Customers
MOP600 (Spending Credit)	MOP200 (Spending Credit)

3. Each Eligible Cardholder is entitled to receive the Welcome Gift only once even if more than one Eligible Credit Card is applied for 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; and
  - b. fulfil the requirements under Clause 2 above.
5. You cannot enjoy the New Credit Card Customers offer if you:
  - a. have cancelled any personal primary credit card we issued on or after 1 Jan 2021; or

- b. are an additional card applicant.
6. 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 Spending Credit to your Eligible Credit Card account within 4 months once you fulfil the requirements under Clause 2.

### **Read before you enjoy the offer**

- 7. Any spending in RMB applies only to the HSBC Pulse UnionPay Dual Currency Diamond Credit Card. In calculating the Eligible Transactions, the conversion rate of MOP and RMB will be 1:1.
- 8. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of dispute, we may at any time ask you to submit these slips, records, and/or further evidence for inspection and storage.
- 9. You can only enjoy the offer once under this promotion.
- 10. The Welcome Gifts (or any alternative gifts) cannot be converted into cash.
- 11. The terms and conditions of the Eligible Credit Card and Rewards Programme will apply.
- 12. Any fraud and/or abuse of the Welcome Gift under this promotion or cancellation of any Eligible Credit Card within 13 months of opening of the Eligible Credit Card account will result in forfeiture of your entitlement to the Welcome Gift. We reserve the right to deduct an amount equivalent to the value of any Welcome Gift awarded to you inappropriately as a result of any of the events mentioned herein for each primary Eligible Credit Card directly from your account held with the Bank without prior notice.
- 13. In case of any dispute arising out of your Eligible Credit Card application and this promotion, our decision shall be final and conclusive.
- 14. We reserve the right to cancel or suspend the offer and/or the annual fee waiver of the Eligible Credit card and we can amend the terms and conditions at any time. Please check our website for the latest details, availability and terms and conditions of the offer.
- 15. We write the terms and conditions of the offer under the Macau SAR laws, and any interpretation shall be made according to such.

16. 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**

17. "**Eligible Credit Card**" means any credit card issued in the Macau SAR by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch.

18. "**Eligible Transactions**" refers to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions: a. Finance and bank charges: annual fees, finance charges, late charges;

b. Other transactions:

- mail, fax and telephone orders;
- purchase and/or reload of stored value cards;
- transactions at other 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.

19. "**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.

Issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch