



HSBC Credit Card QR Code Payment Promotion Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 23 September 2020 to 31 December 2020.

What is the offer

2. During the promotion period, you will be entitled to \$50 cash rebate when you make 3 or more Eligible Transactions through QR Code Payment Eligible card via HSBC Macau Mobile Banking App.

How can you enjoy the offer

3. You can enjoy the offer during the promotional period if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the promotional period and offer fulfilment period;
 - b. have downloaded HSBC Macau Mobile Banking App and have registered for HSBC Personal Internet Banking.

Read before you enjoy the offer

4. You are entitled to have a maximum of \$50 cash rebate during the promotional period. The promotion can only be enjoyed once.
5. You cannot transfer the offer or exchange it for cash or other products, services or discounts.
6. We will calculate the cash rebate based on the records we hold on the Eligible Transactions. If you qualify for the offer, we will credit the cash rebate to your Eligible Credit Card account by 31 March 2021.
7. You must keep all official payment records in respect of the QR Code Payment transaction. In case of any dispute, we reserve the right at any time during or after the promotion to request a submission of the relevant 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.
8. This promotion will be awarded in addition to the basic Rewards Points under the Rewards Programme that we offer.
9. If any transaction where the cash rebate was awarded is subsequently reversed, we may deduct the cash rebate from the Eligible Credit Card account without notice to you.
10. The terms and conditions of the Eligible Credit Card, Rewards Programme, HSBC Mobile Banking and QR code Payment will apply.
11. 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.
12. 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 credit card to take back any offer you have enjoyed, or cancel your credit card.

13. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
14. We write the terms and conditions of the offer under Macau laws. 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

15. “Eligible Credit Card” means any personal primary HSBC Pulse UnionPay Dual Currency Diamond Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Macau (and its successors and assigns).
16. ‘Eligible Transaction’ refers to any transaction of MOP\$30 (MOP Sub-account)/ RMB30 (RMB Sub-account) or above conducted with an Eligible Credit Card during the promotional period and posted to our system during the offer fulfilment period, and shall be determined at our sole and absolute discretion. For transactions conducted in currencies other than Patacas and Renminbi, the transaction amount will be based on the amount in Patacas after conversion posted in the credit card statement. Payments for instalment plans and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions.
17. ‘QR Code Payment’ means the UnionPay QR Code Payment function in HSBC Macau Mobile Banking which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code.
18. ‘HSBC Macau Mobile Banking’ means HSBC Macau mobile application.