

Red Hot Summer Rewards Terms and Conditions

When can you enjoy the offer

1. The promotional period for the offer is from 1 July 2020 to 31 August 2020.

What is the offer

2. During the promotional period, you can receive an extra 3 times Reward Points on Eligible Transactions with a total Net Spending Amount of MOP/HK\$8,000 or above. You can receive a maximum of an extra 50,000 Reward Points under this offer.

How you can enjoy the offer

3. You can enjoy the offer if you:
 - a. have successfully completed the Registration during the promotional period;
 - b. 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
 - c. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.
4. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

Read before you enjoy the offer

5. You can make a Registration before or after making any relevant transactions. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of a card, transaction(s) or a cardholder for purposes of the offer and the calculation of the extra Reward Points.
6. If you have more than one Eligible Credit Card under your name, we will include all Eligible Transactions across the various Eligible Credit Cards in calculating the extra Reward Points.
7. We will calculate the extra Reward Points based on the records we hold on the Registration and the Eligible Transactions. If you qualify for the offer, we will credit the extra Reward Points to your first registered Eligible Credit Card account maintained in our record by 30 November 2020.
8. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra Reward Points credited to the credit card account of the combined additional card.
9. The extra Reward Points under this promotion will be awarded in addition to the basic Reward Points under the Rewards Programme that we offer.
10. If any transaction where the extra Reward Points was awarded is subsequently reversed, we may deduct the extra Reward Points from the Eligible Credit Card account without notice to you.
11. 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 we may keep them.

12. The terms and conditions of the Eligible Credit Card and Rewards Programme will apply.
13. 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.
14. 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 Reward Points or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
15. In case of dispute arising out of this promotion, our decision shall be final and conclusive.
16. 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

17. **'Eligible Credit Card'** means any Macau Patacas, Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards (applicable to Macau Patacas sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Macau (and its successors and assigns).
18. **'Eligible Transactions'** are transactions of any amount conducted with an Eligible Credit Card during the promotional period and posted on our system 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;
 - cash advance;
 - monthly instalment(s) of instalment plans;
 - transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - 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.
20. **'Registration'** means the successful registration of an Eligible Credit Card via the online <https://www.apps.asiapacific.hsbc.com/1/2/mmo2/wab-form/registration-cc-usage> or phone registration to Customer Service Hotline at 2832 2813.

滙豐信用卡最紅夏日簽賬獎賞條款及細則

優惠推廣期

1. 優惠推廣期為 2020 年 7 月 1 日至 2020 年 8 月 31 日。

優惠詳情

2. 於推廣期間，您的合資格簽賬淨額滿澳門幣/港幣 8,000 元或以上可獲享額外 3 倍獎賞積分；就此優惠您最多可獲享額外 50,000 獎賞積分。

如何獲享優惠

3. 您可獲享優惠，若您：
 - a. 於推廣期內成功進行登記；
 - b. 持有合資格信用卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；
及
 - c. 於推廣期內以合資格信用卡作合資格簽賬。
4. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。

獲享優惠前須注意事項

5. 登記不限於簽賬前或之後進行。您只須於推廣期內登記一次。成功登記並不代表我們已確認有關信用卡、交易或持卡人符合獲得優惠及額外獎賞積分的資格。
6. 若您名下持有多於一張合資格信用卡，我們會將該等合資格信用卡的所有合資格簽賬合併計算，以釐定您可獲享的額外獎賞積分。
7. 我們將根據我們持有的登記及合資格簽賬交易紀錄，以計算您可獲享的額外獎賞積分。如您符合資格獲享優惠，我們會於2020年11月30日或之前將額外獎賞積分自動誌入於我們紀錄中您首張用作登記的合資格信用卡戶口內。
8. 同一合資格信用卡戶口下的基本卡持卡人與附屬卡持卡人可各自以其合資格信用卡獲享優惠。如持卡人為綜合戶口附屬卡持卡人，則主卡及附屬卡持卡人均可享用已誌入該附屬卡戶口內的額外獎賞積分。
9. 此優惠下的額外獎賞積分並不包括獎賞計劃中可獲享的基本獎賞積分。
10. 於獲享額外獎賞積分後，如用作計算額外獎賞積分的有關交易被取消，我們有權於有關持卡人的信用卡戶口扣除該額外獎賞積分而不作事先通知。
11. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們或會隨時要求您提供有關存根、交易紀錄及／或其他證據，以作核實並保存。
12. 合資格信用卡及獎賞計劃的條款及細則繼續適用。
13. 我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱我們的網頁。

14. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡扣除您已獲享的額外獎賞積分或任何已享用的優惠，或取消您的信用卡。
15. 就本推廣如有任何爭議，我們保留最終決定權。
16. 我們根據澳門法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

17. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於澳門發出的澳門幣/港幣個人基本卡、綜合、獨立戶口附屬卡及以澳門幣戶口簽賬的銀聯雙幣信用卡。
18. 「合資格簽賬」指推廣期內於本地以合資格信用卡所作任何金額的港幣簽賬交易，及於獲享優惠時已誌賬的交易。以下交易並不是合資格簽賬：
 - a. 財務及銀行費用：年費、財務費用、逾期費用；
 - b. 其他交易：
 - 郵購、傳真及電話訂購；
 - 購買及／或充值儲值卡的交易；
 - 現金貸款
 - 其他分期計劃之每月供款金額；
 - 於非金融機構的交易（包括購買外匯、匯票及旅行支票）；
 - 於金融機構的交易（包括購買銀行產品及服務）；
 - 電匯；
 - 賭博交易；
 - 自動轉賬、循環付款；
 - 所有未誌賬／取消／退款的交易。
19. 「簽賬淨額」指合資格信用卡的最後簽賬金額，所有折扣扣除的金額及現金券／禮物卡之使用均不會計算在內。
20. 「登記」指以合資格信用卡透過登入 <https://www.apps.asiapacific.hsbc.com/1/2/mmo2/wab-form-mo/registration-cc-usage-zh> 於網上登記或致電信用卡客戶服務熱線 2832 2813 進行登記。