



2021 HSBC Credit Card Spending Promotion Terms and Conditions

When can you enjoy the offer

1. The promotional period is from 1 June 2021 to 31 August 2021, both dates inclusive (the "Promotional Period") (unless otherwise specified).

What is the offer

2. During the promotional period, you can:
 - a. receive an extra 50,000 Rewards Points when you use an Eligible HSBC Credit Card to make Eligible Transactions with a total net spending amount of MOP/HKD/RMB \$12,000 or above, in any month during the promotional period. You can receive up to a maximum of extra 150,000 Rewards Points under this offer.
 - b. receive another extra 50,000 Rewards Points when you use an Eligible HSBC Credit Card to make Eligible Transactions with a total net spending amount of MOP/HKD/RMB\$12,000 or above, in all 3 consecutive months of the promotional period.
3. The currency exchange rate of MOP, HKD and RMB is 1:1:1 when calculating Eligible Transactions in this offer. Card transaction in currencies other than MOP, HKD or RMB is not regarded as Eligible Transactions in this offer.
4. If you have more than one Eligible Credit Card under your name (including both primary credit cards and additional credit cards under your eligible credit card accounts), we will include all Eligible Transactions across various Eligible Credit Cards in calculating the extra Rewards Points.
5. We will calculate the extra Rewards 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 Rewards Points to your first registered Eligible Credit Card account maintained in our record by 30 November 2021.
6. The extra Rewards Points under this promotion will be awarded in addition to the basic Rewards Points under the Rewards Programme that we offer.

7. If any transaction where the extra Rewards Points was awarded is subsequently reversed, we may deduct the extra Rewards Points from the Eligible Credit Card account without notice to you.

How can you enjoy the offer

8. 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. have successfully completed the Registration during the promotional period; and
 - c. pay with an Eligible Credit Card for any Eligible Transactions during the promotional period.
9. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.

Read before you enjoy the offer

10. You can make a Registration before or after making any relevant transactions during the promotional period. 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 Rewards Points.
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 Rewards 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 the Macau SAR laws.

17. 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 Credit Card**" means any Macau Patacas, Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Macau (and its successors and assigns).

19. "**Eligible Transactions**" are purchase made 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;
- all unposted/cancelled/refunded transactions.

20. "**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.

21. "**Registration**" means the successful registration of an Eligible Credit Card via <https://forms.hsbc.com.mo/en-mo/forms/credit-card-promotion/>.

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

2021 滙豐信用卡簽賬優惠條款及細則

優惠推廣期

1. 推廣期為 2021 年 6 月 1 日至 2021 年 8 月 31 日 (包括首尾兩日) (「推廣期」) (除特別聲明外)。

優惠詳情

2. 於推廣期內，您：
 - a. 於任何一個月份內，以合資格信用卡作合資格簽賬並累積簽賬淨額滿澳門幣或港幣或人民幣 12,000 元，該月份可獲享額外 50,000「獎賞積分」；就此優惠您最多可獲享額外 150,000 獎賞積分。
 - b.
 - c. 於三個月份內，連續每個月以合資格信用卡作合資格簽賬並累積簽賬淨額滿澳門幣或港幣或人民幣 12,000 元，可另獲享額外 50,000「獎賞積分」。
3. 當計算合資格簽賬時，澳門幣、港幣、人民幣簽賬以 1: 1: 1 計算。此優惠下，除澳門幣、港幣或人民幣外，以其他貨幣進行的信用卡簽賬不作計算。
4. 若您名下持有多於一張合資格信用卡 (包括您名下同一合資格信用卡戶口下的基本卡和附屬卡)，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」。
5. 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 2021 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。
6. 此優惠下的額外「獎賞積分」並不包括「獎賞積分」計劃中可獲享的基本「獎賞積分」。
7. 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。

如何獲享優惠

8. 您可獲享優惠，若您：
 - a. 持有合資格滙豐信用卡及您的信用卡戶口在推廣期內及獲享優惠時有效及信用狀況良好，獲享優惠的時間為推廣期後三個月內；及
 - b. 與推廣期內成功進行登記；及
 - c. 於推廣期內以合資格信用卡作合資格簽賬。

9. 優惠不能兌換現金、其他產品及服務、折扣或轉讓。

獲享優惠前須注意事項

10. 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。
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「獎賞天地」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. 如就此優惠活動及其相關事宜有任何爭議，我們擁有最終決定權。
16. 本協議的條款及細則受澳門特別行政區法例監管，並據此予以詮釋。
17. 本條款及細則的中英文本如有歧義，概以英文本為準。

詞彙定義

18. 「合資格信用卡」指由香港上海滙豐銀行有限公司澳門分行（「本行」）於澳門特別行政區（「澳門」）發出的澳門幣/港幣個人基本卡、綜合、獨立戶口附屬卡及銀聯雙幣信用卡。
19. 「合資格簽賬」指在推廣期內以合資格信用卡簽賬。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；
 - 現金貸款及「現金套現」計劃的提款金額；
 - 「現金套現」計劃及「簽賬分期計劃」及其他分期計劃之每月供款金額(但不包括商戶分期付款每月供款)；
 - 於其它金融機構的交易（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；
- 所有未誌賬／取消／退款的交易。

20. 「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。

21. 「登記」指於推廣期內，以合資格信用卡於我們的網頁<https://forms.hsbc.com.mo/zh-mo/forms/credit-card-promotion/> 成功進行登記。

由香港上海滙豐銀行有限公司（澳門分行）刊發