

## General Terms and Conditions for HSBC Card Plaza Premium Lounge Promotional Program:

1. The promotional period is from 1 January 2020 to 30 June 2020, both dates inclusive (the "Promotional Period") (unless otherwise specified).
2. The promotion applies to customers (the "Cardholders") holding HSBC Macau Patacas/Hong Kong Dollars Visa Gold, Gold MasterCard and UnionPay Dual Currency Diamond Credit Card (the "Card") issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) (the "Bank").
3. Eligible Cardholders that have conducted Eligible Transaction(s) (as defined in Clause 5 below) with an Eligible Credit Card for a cumulative Net Spending Amount (as defined in Clause 6 below) of every MOP/HKD 30,000 or equivalent (subject to the settlement currency of that particular credit card) (the "Spending Requirement") are entitled to receive 1 free Plaza Premium Lounge Access.
4. For Dual Currency Card, the calculation of Spending Requirement in Macau Patacas sub-account and Renminbi sub-account of the same card will be combined, with a rate of 1 Renminbi to 1 Macau Patacas.
5. "Eligible Transactions" are transactions determined by the Bank and that are eligible for this promotion conducted with an Eligible Credit Card during the Promotional Period and posted on the Bank's system. Eligible Transactions do not include cash advances, annual fees, finance charges, casino transactions, instalment plans, bill payments, insurance payments, unposted / cancelled / refunded transactions.
6. "Net Spending Amount" means the amount of one or of an aggregate of transactions charged to an Eligible Credit Card after all applicable discounts, reductions and use of coupons reaching or exceeding MOP/HKD 30,000 or equivalent.
7. Spending Requirement for Additional Card will be calculated separately.
8. Cardholders reaching the Spending Requirement during the Promotional period will have access for free to the Plaza Premium Lounge from 1 July 2020 to 31 December 2020, both dates inclusive (the "Access Period"), regardless of any communication made by the Bank.
9. Guest must present the valid card and boarding pass upon arrival at the lounge to enjoy the free Plaza Premium Lounge access.
10. The offers cannot be exchanged for cash, other products and services or discounts and are not transferable.
11. Any extra access exceeding the access you earned from the offer will be charged to your HSBC Macau Patacas/Hong Kong Dollars Visa Gold, Gold MasterCard credit card account at a rate of MOP250 per access.
12. The offers shall be terminated immediately upon closure of the outlets or business shut down.
13. Availability of the offer is subject to availability of the outlets of Plaza Premium Lounge, their capacity and such other similar contingencies affecting businesses generally.
14. The Bank and Plaza Premium Lounge reserve the right to alter or terminate the offers and amend the terms and conditions at any time. The Bank will not notify the Cardholders separately of any such change or termination.
15. In case of any disputes, the decision of the Bank and/or the respective merchants shall be final and conclusive.
16. In case of any disputes, Cardholders are required to present the relevant original sales receipts and credit card sales slips for further investigation by the Bank.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. These terms and conditions shall be construed and governed in accordance with the laws of the Macau Special Administrative Region.
19. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

## 滙豐信用卡環亞機場貴賓室優惠一般條款及細則

1. 本推廣優惠適用於 2020 年 1 月 1 日至 2020 年 6 月 30 日 (包括首尾兩日) (「推廣期」) (除特別聲明外)。
2. 本推廣優惠適用於所有由香港上海滙豐銀行有限公司 (及其繼承人及受讓人) (「本行」) 於澳門發出的澳門幣/港幣的滙財金卡、萬事達金卡及銀聯雙幣鑽石信用卡 (「合資格信用卡」) 的持卡人 (「持卡人」)。
3. 合資格持卡人於推廣期內以合資格信用卡作合資格交易 (定義見下列第 5 條) 並累積簽賬淨額 (定義見下列第 6 條) 每滿相等於澳門幣或港幣 30,000 元或以上 (以該信用卡的結算幣值計算) (「簽賬要求」), 可就合資格交易獲得 1 次環亞機場貴賓室服務。
4. 有關雙幣信用卡簽賬要求之計算, 同一雙幣卡內的澳門幣子戶口及人民幣子戶口, 其簽賬金額將會以人民幣 1 元兌澳門幣 1 元的兌換率作合併計算。
5. 本行可全權決定合資格交易的定義。本推廣的「合資格交易」為推廣期內所有以合資格信用卡簽賬的交易並於核實持卡人有資格獲享「獎賞積分」優惠時已誌賬的交易。合資格交易不包括現金透支、年費、財務費用、賭場交易、分期付款、繳付賬單、保險費用、及所有未誌賬、取消、退款的交易。
6. 「簽賬淨額」為合資格信用卡的單一或多單筆交易之最終簽賬金額, 所有折扣或扣除的金額及現金券之使用均不會計算在內。
7. 附屬信用卡的簽賬要求將會獨立計算。
8. 於本優惠期間內達到簽賬要求之合資格持卡人可於 2020 年 7 月 1 日至 2020 年 12 月 31 日 (包括首尾兩日) (「服務使用期」) 內享用優惠所提供之免費環亞機場貴賓室服務, 無須得到本行事先通知。
9. 持卡人須於貴賓室接待處出示其本人姓名之合資格信用卡及當日之登機證, 方可進入貴賓室並使用上述禮遇。
10. 優惠不能兌換現金、其他產品及服務、折扣或轉讓。
11. 如環亞機場貴賓室服務使用次數超過你於推廣所獲得的次數時, 本行將於你的澳門幣/港幣的滙財金卡及萬事達金卡戶口內以每次服務澳門幣 250 元的費率對多出的服務使用次數進行收費。
12. 如環亞機場貴賓室分店停止營業, 有關優惠將會停止。
13. 優惠之供應會視環亞機場貴賓室之供應情況以定, 包括因座位或其他因素而未能提供服務。
14. 本行及有關商戶保留隨時更改或終止優惠以及修訂所有條款及細則之權利。如有任何更改或終止, 亦不作另行通知。
15. 如有爭議, 本行及/或有關商戶保留最終決定權。
16. 如有任何爭議, 客戶必須提供有關之交易單據及信用卡簽賬存根正本以便本行作進一步調查。
17. 所有條款及細則受有關規定監管。
18. 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。
19. 本條款及細則的中英文本如有歧義, 概以英文本為準。