



Terms and Conditions for HSBC 'Win with easy' Card

When can you enjoy the offer

1. The promotional period for the offer is from 3 April 2026 to 31 May 2026. Offline stores under PARKnSHOP and PNS eShop are applicable on every Friday, Saturday or Sunday.

What is the offer

2. During the promotional period, use your **Eligible easy Credit Card/Visa Platinum Card** to make a single net transaction of HK\$500 or above at the **Designated Merchant** to receive one HSBC 'Win with easy' Card.

How can you enjoy the offers

3. You can enjoy the offers if you:
 - a. hold an Eligible easy Credit Card/Visa Platinum Card and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period;
 - b. pay with an Eligible easy Credit Card/Visa Platinum Card for any **Eligible Transactions** at the Designated Merchant during the promotional period; and
 - c. link an Eligible easy Credit Card/Visa Platinum Card to your MoneyBack App, scan your MoneyBack App/ log in to Designated Merchant online store before payment and settle the bills with the linked credit card.
4. You cannot:
 - a. enjoy offers when using any e-wallet;
 - b. exchange the offer for cash, other products, services or discounts or transfer the offer; and

Read before you enjoy the offer

5. For Eligible Transaction completed at offline stores under PARKnSHOP self-checkout counters, please contact store staff to redeem the HSBC 'Win with easy' Card. Transactions completed at Watson's self-checkout counters are ineligible for this offer. Please proceed to manned counters for the transaction. For Eligible Transaction completed at online stores, the HSBC 'Win with easy' Card will be delivered along with your purchased items from Designated Merchant within designated period.
6. Transaction from the same Designated Merchant cannot be split into different receipts or payment slips for receiving HSBC 'Win with easy' Card.

7. Prize of HSBC 'Win with easy' Card is valid from 3 April to 30 June 2026. Details of the full prize list are available at <https://www.redhoffers.hsbc.com.hk/en/latest-offers/visa-platinum-asw-promotion/asw-sw-prize-list/>.
8. Offer is applicable to stores under Designated Merchant. The actual offer is subject to the details stated on the HSBC 'Win with easy' Card. For prize in voucher format, only one can be used in a single transaction. You must pay and redeem the prize in voucher format with Eligible easy Credit Card/Visa Platinum Card that is linked to the MoneyBack App .
9. If the HSBC 'Win with easy' Card is damaged, please contact the following customer service hotlines for assistance:
PARKnSHOP : +852 2606 8658
Watsons : +852 3697 7699
Fortress : +852 2555 5788
Watson's Wine : +852 2606 8828
10. Quota of HSBC 'Win with easy' Card applies while stock lasts.
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 easy Credit Card/Visa Platinum Card will apply.
13. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchant or any additional offers/discounts which the Designated Merchant may or may not offer. You are advised to check the details and related terms and conditions for the goods and services supplied with the staff of the Designated Merchant.
14. The offer under this promotion is subject to these terms and conditions and other terms and conditions stipulated by the Designated Merchant. We and the Designated Merchant can change or cancel the offer or amend the terms and conditions. Please check the relevant website for the latest details, availability and terms and conditions of the offer.
15. If we or the Designated Merchant 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.
16. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.

17. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
18. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ('Hong Kong'). 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.
19. These terms and conditions are subject to prevailing regulatory requirements.
20. The Bank, Designated Merchant and you submit to the non-exclusive jurisdiction of the courts of Hong Kong, but these terms and conditions may be enforced in the courts of any competent jurisdiction

What these terms mean

21. **'Designated Merchant'** means any shops of PARKnSHOP/Watsons/Fortress/ Watson's Wine in Hong Kong and respective online store.
22. **'Eligible easy Credit Card/Visa Platinum Card'** means any Hong Kong Dollar personal primary, combined additional, separate additional easy Credit Cards or Visa Platinum credit cards issued by HSBC. HSBC green credit card is excluded.
23. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$500 each at the Designated Merchant during the promotional period and posted on our system during the offer fulfilment period. If a transaction is paid by instalments, the Net Spending Amount on the whole transaction (instead of individual instalment payments) will be used to determine the Eligible Transaction. All transactions made via e-wallets (including top-up transactions), coupon/gift card purchase, and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion. For the avoidance of doubt, the followings are not Eligible Transactions: bill payments, all Reloading Service, Octopus card reloads, phone or fax orders, prepaid phone cards, environmental levy on plastic shopping bags, redemption items, designed point/e-stamp redemption items, Non-discountable Products, Dietitian Consultation Service, prescription products, subscription program, body check & vaccine package, Chinese medicine practitioner's consultation services, online medical service, fixed price items, supplier direct delivery items and pre-order items, En Primeur, gift-wrapping fees, delivery charges, event tickets, or services, transactions made at self-checkout machine, Tap & Shop and mobile POS. Watsons offer cannot be used in conjunction with limited time offer 12% off, Member Day extra 5% off offer, selected VIP/member offer and other promotional offers.
24. **'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.

25. **'MoneyBack'** refers to MoneyBack Program, a customer loyalty program operated by the A.S. Watson Group, details of which are available at www.moneyback.com.hk.
26. **'Bank', 'we', 'us', 'our'** and **'HSBC'** mean The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the laws of Hong Kong and includes its successors and assigns.

To borrow or not to borrow? Borrow only if you can repay!

Reference Number : Y26-U8-CAMH0505

Issued by The Hongkong and Shanghai Banking Corporation Limited