Terms and Conditions of Red Hot Shopping Special – Fortress

When can you enjoy the offer.

1. The promotional period for the offers is from 1 November 2026 to 31 January 2027, both dates inclusive (the "Promotional Period").

What is the offer.

2. During the promotional period, use your Eligible Credit Card to make Eligible Transactions at the Designated Merchant to enjoy:

   Offer 1: Up to an extra MOP/HKD250 spending credit on Eligible Transaction

	Single Net Spending Amount	Spending Credit Amount
Tier 1	MOP/HKD 4,000.00 – 7,999.99	MOP/HKD 100
Tier 2	MOP/HKD 8,000.00 or above	MOP/HKD 250

   Each cardholder can receive a maximum of MOP/HKD250 spending credit during the promotion period.

   Offer 2: Up to 50% off on selected products at Designated Merchant's sole and absolute discretion.

How can you enjoy the offer.

3. 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. pay with an Eligible Credit Card during the Promotional Period.

4. You cannot:
   a. enjoy offers with any e-wallet payment.
   b. enjoy offers with HSBC Pulse UnionPay Dual Currency Credit Card at Fortress online store.
   c. enjoy Offer 2 when using any mobile payment at Fortress online store.
   d. exchange the offer for cash, other products, services, or discounts or transfer the offer.

Read before you enjoy the offer.

5. We will calculate the Spending Credit based on the records we hold on to the Eligible Transactions. If you qualify for the offer, we will credit the Spending Credit to your Eligible Credit

Card account with the first single Net Spending Amount of Eligible Transaction maintained in our records by 30 April 2027.

6. The currency exchange rate of MOP, HKD is 1:1 when calculating Eligible Transaction in these offers. Credit Card transaction in other currencies is not regarded as Eligible Transactions in these offers.

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

8. You must 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.

9. The terms and conditions of the Eligible Credit Card will apply.

10. All photos, product information, descriptions, prices, offers are provided by the Designated Merchant and are for reference only. All products and services offered by the Designated Merchant are only available while offer quota lasts. Some products are only available at selected stores. We accept no liability in respect of the quality of the goods and services provided by the Designated Merchants 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 with the staff of the Designated Merchants.

11. 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 suspend, 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.

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 deduct the Spending Credit or debit your credit card to take back any offer you have enjoyed or cancel your credit card without prior notice to you.

13. In case of disputes arising out of this promotion, the decision of the Designated Merchant and us shall be final and conclusive.

14. We write the terms and conditions of the offer under Macau Special Administrative Region ("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. **"Designated Merchant"** means all physical stores of Fortress in Macau and Fortress's online store (www.fortress.com.hk) for delivery / pick up in Macau.

16. **"Eligible Credit Card"** means any HSBC Visa Macau Pataca and Hong Kong Dollar personal primary, combined additional, separate additional credit cards or HSBC Pulse UnionPay Dual Currency credit cards (applicable to Macau Pataca sub account only) issued by HSBC.

17. **"Eligible Transactions"** are purchases made in Macau Pataca and Hong Kong Dollar with an Eligible Credit Card at the Designated Merchant meeting the minimum Net Spending Amount during the Promotional Period and posted on our system during the offer fulfilment period. All transactions made by instalment payments and via e-wallets (including payment and top-up transactions) and unposted/cancelled/refunded transactions will not qualify as Eligible Transactions for this promotion.

18. **"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.

19. '**HSBC', 'we', 'us' and 'our'** mean The Hongkong and Shanghai Banking Corporation Limited, Macau Branch, a company incorporated under the laws of Macau and includes its successors and assigns.

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