



Terms and Conditions for HSBC Reward+ Red Hot Stamp Card Reward – PARKnSHOP, Watsons, FORTRESS, Watson's Wine and hutchgo Travel Platform

When can you enjoy the offer

1. The promotional period for the offer is from 1 March 2024 to 30 April 2024.

What is the offer

2. Each Eligible Transaction made with an Eligible Credit Card during the promotional period will be entitled to earn one stamp via HSBC Reward+ stamp card function. Eligible Cardholders are entitled to earn a maximum of eight (8) stamps to redeem a maximum of an extra \$100 RewardCash for the entire promotional period on HSBC Reward+. First three stamps collected can be instantly redeemed for an extra \$30 RewardCash; the next two stamps collected can be instantly redeemed for an extra \$30 RewardCash; while the last three stamps collected can be instantly redeemed for an extra \$40 RewardCash.
3. A maximum of two stamps per each Participating Merchant will be awarded for the respective Eligible Transaction for the entire promotional period. Eligible Cardholders can earn one stamp per day for each of the Participating Merchant, and a maximum of three stamps per day among the Participating Merchants.
4. Stamps earned during the promotional period can only be redeemed on or before 20 May 2024, i.e. within a grace period of 20 calendar days after the end of promotion. In the event that the stamps are not redeemed by the end of the 20-day grace period, the stamps will become invalid.

How can you enjoy the offer

5. You can enjoy the offer if you:
 - a. are an Eligible Cardholder and your credit card account is valid and in good standing during the promotional period and the RewardCash redemption period;
 - b. have downloaded HSBC Reward+ and have registered for HSBC Personal Internet Banking;
 - c. have successfully completed the Registration via HSBC Reward+ during the promotional period; and
 - d. pay with an Eligible Credit Card for any Eligible Transaction at the Participating Merchants during the promotional period.

Read before you enjoy the offer

6. You must make a Registration before making any relevant transactions, any Eligible Transactions made before Registration will not be counted. 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 RewardCash.

7. The number of times for Eligible Transactions made by an Eligible Credit Card will be combined for the purpose of calculating the maximum number of stamps available to the same Eligible Cardholder during the promotional period.
8. Each of the Eligible Cardholder (with individual Registration) under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards.
9. The stamp earned will be reflected on HSBC Reward+ stamp card detail page within 3 working days after the Eligible Transaction has been posted.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
11. You have to keep all original sales slips of the Eligible Transactions. Eligible Credit Card numbers must be clearly shown in the original sales slips. In case of dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for inspection and we may keep them.
12. If any transaction where the extra RewardCash was awarded is subsequently reversed, we may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
13. We accept no liability in respect of the quality of the goods and services provided by the Participating Merchants or any additional offers/discounts which the Participating Merchants may or may not offer. You are advised to check the details and related terms and conditions with the staff of the Participating Merchants.
14. These terms and conditions and other terms and conditions of the Eligible Credit Card, the RewardCash Programme, HSBC Reward+ and the Participating Merchants will apply. We and the Participating Merchants reserve the right to vary or cancel the offer, or amend the terms and conditions. Please refer to the relevant website for the latest details, availability and terms and conditions of the offer.
15. If we or the Participating Merchants believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offers and we can debit your credit card to take back any offers you have enjoyed, or cancel your credit card.
16. In case of disputes arising out of this promotion, the decision of the Participating Merchants and us shall be final and conclusive.

17. We write the terms and conditions of the offer under Hong Kong 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

18. **'Eligible Transactions'** are purchases made in Hong Kong dollars with an Eligible Credit Card with a minimum Net Spending Amount of HK\$100 each at the Participating Merchants 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. These are not Eligible Transactions:
- transactions (including top-up transactions) made via e-wallets;
 - all unposted/cancelled/refunded transactions.
19. **'Eligible Credit Card'** means a Hong Kong Dollar personal primary, combined additional and separate additional Visa Platinum Card (excluding HSBC Green Card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
20. **'Eligible Cardholder'** means cardholders who are holding a Hong Kong Dollar personal primary, combined additional and separate additional Visa Platinum Card (excluding HSBC Green Card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you only hold additional Visa Platinum Card, you cannot make a Registration and are not eligible for the offer.
21. **'Participating Merchants'** mean:
- any physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable for TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS and PARKnSHOP Frozen Food Store, plus PNS eShop (PNS.hk) and PNS eShop App in Hong Kong; and
 - any physical retail outlets of Watsons, Watsons' eShop (www.watsons.com.hk) and Watsons App in Hong Kong; and
 - any shops of FORTRESS in Hong Kong or FORTRESS online store (www.fortress.com.hk); and
 - any shops of Watson's Wine in Hong Kong or Watson's Wine eStore (www.watsonswine.com)/App; and
 - hutchgo travel platform (including its website at www.hutchgo.com.hk and mobile app).
22. **'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.
23. **'HSBC Reward+'** refers to the HSBC HK Reward+ mobile application.

24. **'Registration'** means the successful registration of an Eligible Credit Card via the HSBC HK Reward+ mobile application.

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