



Terms and Conditions for Pre-approved HSBC UnionPay Dual Currency Credit Card Welcome Offer

When can you enjoy the offer

1. The promotional period is from 19 May 2025 to 31 July 2025.

What is the offer

2. During the promotional period, you can apply for a HSBC UnionPay Dual Currency Credit Card through HSBC Phone Banking, HSBC branches, HSBC Internet Banking, HSBC HK Mobile Banking app or HSBC Reward+. If your application is approved, you can receive a Welcome Offer of \$600 RewardCash when you use that HSBC UnionPay Dual Currency Credit Card to make Eligible Transactions of HKD5,800 or above within the first 60 calendar days after card issuance.

How can you enjoy the offer

3. You can enjoy the offer if:
 - a. your application for the HSBC UnionPay Dual Currency Credit Card is approved;
 - b. you hold a HSBC UnionPay Dual Currency Credit Card and your credit card account is valid and in good standing until the offer fulfilment period; and
 - c. you fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you are:
 - a. an additional card applicant; or
 - b. an employee of HSBC.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the RewardCash to your HSBC UnionPay Dual Currency Credit Card account within 2 months once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which the Welcome Offer was awarded is subsequently reversed or if your HSBC UnionPay Dual Currency Credit Card is cancelled within 13 months from its issuance, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

About annual fee waiver

7. Your HSBC UnionPay Dual Currency Credit Card and additional card(s) applied under the same application form can enjoy a 2-year credit card annual fee waiver.



Read before you enjoy the offer

8. This promotion applies only to designated customers.
9. Any spending in RMB applies only to the HSBC UnionPay Dual Currency Credit Card. In calculating the Eligible Transactions, the conversion rate of HK\$ and RMB will be 1:1.
10. Eligible transactions are defined according to the merchant codes/transaction type issued by UnionPay or a merchant's acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
11. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
12. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
13. You can only enjoy the offer once under this promotion.
14. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.
15. The terms and conditions of the HSBC UnionPay Dual Currency Credit Card, RewardCash, and all other applicable prevailing promotions offered by us will apply.
16. We can change or cancel the offer or amend the terms and conditions.
17. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
18. In case of any dispute arising out of your HSBC UnionPay Dual Currency Credit Card application and this promotion, our decision shall be final and conclusive.
19. 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 and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these terms mean

20. **"HSBC UnionPay Dual Currency Credit Card"** refers to the pre-approved personal primary HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
21. **"Eligible Transactions"** refer to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the offer fulfilment period. These are not Eligible Transactions:
- Finance and bank charges: annual fees, finance charges, late charges;
 - Transactions made with additional card(s);
 - Other transactions:
 - mail, fax and telephone orders;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - transactions (including top-up transactions) made via e-wallets;
 - Octopus automatic add-value services transactions;
 - redemption transactions under "RewardCash e-shop" and other programmes;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks);
 - wire transfers;
 - betting and gambling transactions;
 - tax payments;
 - autopay and recurring transactions;
 - all unposted/cancelled/refunded transactions.
22. **"e-wallets"** refers to payment platforms including but not limited to Alipay, WeChat Pay, PayMe and etc.
23. **"HSBC Reward+"** refers to the HSBC HK Reward+ mobile application.

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