

2024 HSBC Business Debit Mastercard® First Transaction Reward (this “Promotion”)
Promotional Terms and Conditions

Eligibility

1. The promotional period is from 1 May 2024 to 31 May 2025, both dates inclusive (the “**Promotional Period**”).
2. This Promotion applies to companies or business enterprises (each a “**Company**”) that (a) have been issued with HSBC Business Debit Mastercard(s) by The Hongkong and Shanghai Banking Corporation Limited (“the **Bank**”) in the Hong Kong Special Administrative Region (“**Hong Kong**”) for their nominated cardholder(s) (“**Eligible Cardholder(s)**”) before the Promotional Period, and (b) have not made any transaction (including purchases or cash withdrawals) with such HSBC Business Debit Mastercard(s) before 1 May 2024 (“**Eligible Business Debit Mastercard(s)**”). This Promotion is not available for (without limitation) applicants for any personal credit and debit card, HSBC Business Mastercard, RMB Business Card, Corporate Mastercard or Purchasing Mastercard.
3. In addition to these terms and conditions, the terms and conditions applicable to HSBC Business Debit Mastercards as set out in the Business Integrated Account General Conditions will continue to apply.
4. Transactions effected with different Eligible Business Debit Mastercards under the same Company account shall not be aggregated for the purpose of calculating any reward available under this Promotion.
5. Employees of the Bank are not eligible to participate in this Promotion.

First Transaction Reward

6. For each Eligible Cardholder who makes their first single Eligible Transaction (as defined in clause 7) of HK\$300 (Hong Kong Dollars or equivalent) or above using their Eligible Business Debit Mastercard during the Promotional Period, the Company shall be entitled to **a HK\$50 cash rebate** (the “**First Transaction Reward**”). For each Eligible Cardholder, the Company can only enjoy the First Transaction Reward once.

Table (I) below illustrates some examples of the First Transaction Reward entitlement.

Table (I)

Examples	Spending amount on Eligible Transaction(s) (Hong Kong Dollars or equivalent)		First Transaction Reward
	Before the Promotional Period	During the Promotional Period	
1	Nil	HK\$300 x 1 single transaction	HK\$50
2	Nil	HK\$100 x 5 single transactions	HK\$0
3	HK\$50 x 1 single transaction	HK\$300 x 1 single transaction	HK\$0
4	Nil	HK\$300 x 3 single transactions	HK\$50

7. Only posted local and overseas transactions with original sales slips or online transactions that are not Excluded Transactions that are effected with the Eligible Business Debit Mastercard are eligible for calculation towards the spending amount on eligible transaction(s) (“**Eligible Transaction(s)**”).

Other transactions, including without limitation, transactions that fall under the categories set out in Appendix 1, online bill payments, tax payments, autopay, recurring transactions, ATM withdrawals, all fees and charges, insurance payments, casino transactions, unposted/cancelled/refunded transactions, EPS/PPS transactions and all transactions without original sales slips such as telephone orders, fax orders and mail orders/ official payment records are not eligible for this Promotion ("**Excluded Transactions**").

8. If an Eligible Transaction is conducted (a) in one of the 11 foreign currencies, namely Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Euro (EUR), British Pound (GBP), Japanese Yen (JPY), New Zealand Dollar (NZD), Renminbi (RMB), Singaporean Dollar (SGD), Thai Baht (THB) and United States Dollar (USD) (each a "**Major Currency**"), but there are no sufficient deposits in that Major Currency from the Company's Business Integrated Account for automatic debit, or (b) in a foreign currency that is not a Major Currency, the transaction amount will be based on the amount of the transaction amount in Hong Kong Dollars after conversion by the Bank as posted in the Business Integrated Account statement.
9. The Bank will determine the eligibility of any Company and/ or any cardholder for the First Transaction Reward at its sole discretion based on the transaction records held with the Bank. For the avoidance of doubt, the Bank may determine whether a Company can enjoy the Promotion in conjunction with any other promotion that the Bank may offer from time to time.

General Terms & Conditions

10. Subject to the other terms of this Promotion, any applicable cash rebate owed to a Company in connection with the First Transaction Reward will be automatically credited to the Company's Business Integrated Account within 10 calendar days of the first single qualifying Eligible Transaction being posted.
11. Only Eligible Cardholders and Companies whose Eligible Business Debit Mastercard and Business Integrated Account are valid and in good standing during the Promotional Period and at the point of any relevant credit of the First Transaction Reward will be eligible for the First Transaction Reward.
12. Any fraud and/ or abuse of any offer under this Promotion or cancellation of a Business Debit Mastercard on or before 31 May 2025 may result in forfeiture of the Company and the Eligible Cardholder's entitlement to the First Transaction Reward, at the Bank's sole discretion. For any fraud and/ or abuse of any offer under this Promotion, the Bank reserves the right to debit an administrative cost of up to HK\$1,000 plus the equivalent amount of the offer awarded from the Company's Business Integrated Account with prior notice.
13. Where a First Transaction Reward has been credited to the Company's account and there is a subsequent reversal of any transaction(s) which has or have been used to determine the Company's eligibility for such First Transaction Reward, the relevant Eligible Cardholder and/ or the Company is required to return to the Bank the value of any such First Transaction Reward (as determined in the sole discretion of the Bank). The Bank reserves the right to debit an amount equivalent to any such First Transaction Reward awarded to the Eligible Cardholder directly from the Company's Business Integrated Account with prior notice. In case of disputes arising out of this offer, the decision of the Bank shall be final and conclusive.

14. The Bank reserves the right to suspend and/or terminate granting of any rewards under this Promotion, and/ or vary these terms and conditions at any time without prior notice. The Bank accepts no liability for any such change or suspension/termination.
15. No person other than the Bank, the Eligible Cardholder and the Company 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.
16. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
17. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong. Each of the Bank, the Company and the Eligible Cardholder submits 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.

Appendix 1 - Excluded Transactions

Transactions with the following Merchant Category Codes (MCC) are Excluded Transactions. A Company may contact the Bank at (852) 2748 8288 to find out the MCC code of a transaction.

4111 Transportation - Suburban and Local Commuter Passenger, including Ferries	6010 Cash Disbursements - Customer Financial Institution	7994 Video Game Arcades/Establishments
4112 Passenger Railways	6011 Cash Disbursements - Customer Financial Institution	7995 Gambling Transactions
4121 Limousines and Taxicabs	6012 Merchandise and Services - Customer Financial Institution	8211 Schools, Elementary and Secondary
4131 Bus Lines	6050 Quasi Cash	8220 Colleges, Universities, Professional Schools and Junior College
4214 Moto Freight Carriers, Trucking - Local/Long Distance, Moving and Storage Companies Local Delivery	6051 Quasi Cash	8241 Schools, Correspondence
4215 Courier Services - Air and Ground, Freight Forwarders	6300 Insurance Sales, Underwriting and Premiums	8244 Schools, Business and Secretarial
4722 Travel Agencies and Tour Operators	6513 Real Estate Agents and Managers	8249 Schools, Trade and Vocational
4784 Bridge and Road Fees, Tolls	6532 Payment Transactions & MoneySend	8299 Schools, and Educational Services - no elsewhere classified
4829 Money Transfer	6533 Payment Transactions & MoneySend - Merchant	8398 Organisations, Charitable and Social Service
5047 Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies	6536 Payment Transactions & MoneySend - Intracountry	8661 Organisations, Religious
5122 Drugs, Drug Proprietors and Druggist Sundries	6537 Payment Transactions & MoneySend Intercountry	9211 Court Cost including Alimony and Child Support
5411 Grocery Stores, Supermarkets	6538 Payment Transactions & MoneySend - Funding	9222 Fines
5462 Bakeries	6540 Payment Transactions & MoneySend - POI Funding transaction	9223 Bail and Bond Payments
5499 Miscellaneous Food Stores - Convenience Stores, Markets, Specialty Stores	6555 Mastercard Initiated Rebate/Reward	9311 Tax Payments
5542 Fuel Dispenser, Automated	7216 Dry Cleaners	9399 Government Services - not elsewhere classified
5814 Fast Food Restaurants	7523 Automobile Parking Lots and Garages	9402 Postal Services - Government Only
5960 Direct Marketing - Insurance Services	7800 Government owned lottery	9405 Intra-Government Purchases - Government Only
5993 Cigar Stores and Stands	7801 Government-Licensed Casinos (Online or Internet Gambling)	9406 Government owned Lottery
5994 New Dealers and Newsstands	7802 Government-Licensed Horse/Dog Racing	
	7832 Motion Picture Theatres	