

2021-2022 HSBC Business Debit Mastercard® Acquisition Reward Offer (this “Promotion”)

Terms and Conditions

Eligibility

- The promotional period is from 1 December 2021 to 31 December 2022, both dates inclusive (the “Promotional Period”).
- This Promotion applies to HSBC Business Debit Mastercard(s) (“Eligible Card(s)”) issued to a company or business enterprise (a “Company”) by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (the “Bank”) within the Promotional Period.
- In addition to these Terms and Conditions, the Terms and Conditions applicable to HSBC Business Debit Mastercard as set out in the Business Integrated Account General Conditions will continue to apply.
- A Company is not entitled to participate in this Promotion (as set out in clause 5 below) if:
 - (a) an Eligible Card is terminated by the Company or the Bank before the expiry of six months from the commencement date of the Eligible Card*; or
 - (b) on the date the cash rebate is to be credited to the Company’s Business Integrated Account, (i) the account is closed or (ii) restrictions or conditions have been imposed on the account.

Reward Offer

- Subject to other clauses in these Terms and Conditions, a Company shall receive a cash rebate of HK\$500 if an Eligible Card accumulates spending amount of HK\$10,000 or above (HKD or equivalent) on Eligible Transaction(s) within 90 calendar days from the clearing date of the first transaction of the Eligible Card[^]. The clearing date of the first transaction must be within the Promotional Period.
- Eligible Transaction(s) shall mean posted local and overseas transactions with original sales slips and online transactions effected under an Eligible Card that do not fall under the categories of transaction set out in Appendix 1. In addition, online bill payments, tax payments, autopay, recurring transactions, ATM withdrawals, all fees and charges, cancelled/refunded transactions and all transactions without original sales slips such as telephone orders, fax orders and mail orders are not Eligible Transactions.
- The Bank has absolute discretion to determine if a transaction is an Eligible Transaction and the eligibility of a Company to receive the cash rebate.
- The cash rebate will be credited to the Company’s Business Integrated Account within 4 months from the clearing date of the first transaction of the Eligible Card[^].

General

- If the Bank determines, in its sole discretion, there has been any fraudulent or abusive use of an Eligible Card, the Bank may forfeit the Company entitlement to the cash rebate. The Bank reserves the right to deduct the cash rebate awarded to the Company directly from its Business Integrated Account without prior notice.
- In case of disputes arising out of this Promotion, the decision of the Bank shall be final and conclusive.
- The Bank reserves the right to suspend and/or terminate this Promotion, and/or vary these Terms and Conditions at any time without prior notice. The Bank accepts no liability for any such change, suspension or termination.
- No person other than the Bank 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.
- In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

* A Company may contact the Bank at +852 2748 8288 to confirm the commencement date of an Eligible Card.

[^] A Company may contact the Bank at +852 2748 8288 to confirm the clearing date of the first transaction. The first transaction cannot be ATM withdrawal or bill payment transaction.

Appendix 1 - Excluded Transactions

Transactions with the following Merchant Category Codes (MCC) are not Eligible Transactions. A Company may contact the Bank at +852 2748 8288 to find out the MCC code of a transaction.

MCC	MCC Category	MCC	MCC Category	MCC	MCC Category
4111	Transportation - Suburban and Local Commuter Passenger, including Ferries	6010	Cash Disbursements - Customer Financial Institution	7801	Government-Licensed Casinos (Online or Internet Gambling)
4112	Passenger Railways	6011	Cash Disbursements - Customer Financial Institution	7802	Government-Licensed Horse/Dog Racing
4121	Limousines and Taxicabs			7832	Motion Picture Theaters
4131	Bus Lines	6012	Merchandise and Services - Customer Financial Institution	7994	Video Game Arcades/Establishments
4214	Moto Freight Carriers, Trucking - Local/Long Distance, Moving and Storage Companies Local Delivery			7995	Gambling Transactions
				8062	Government Services
4215	Courier Services - Air and Ground, Freight Forwarders	6050	Quasi Cash	8211	Schools, Elementary and Secondary
		6051	Quasi Cash	8220	Colleges, Universities, Professional Schools and Junior College
4722	Travel Agencies and Tour Operators	6300	Insurance Sales, Underwriting and Premiums		
		6513	Real Estate Agents and Managers	8244	Schools, Business and Secretarial
4784	Bridge and Road Fees, Tolls	6533	Payment Transactions & MoneySend - Merchant		
4829	Money Transfer			6536	Payment Transactions & MoneySend - Intracountry
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies	6537	Payment Transactions & MoneySend - Intercountry		
5122	Drugs, Drug Proprietors and Druggist Sundries			6538	Payment Transactions & MoneySend - Funding
5462	Bakeries	6540	Payment Transactions & MoneySend - POI Funding transaction		
5499	Miscellaneous Food Stores - Convenience Stores, Markets, Specialty Stores			6555	Mastercard Initiated Rebate/Reward
5541	Service Stations	7216	Dry Cleaners		
5542	Fuel Dispenser, Automated			7523	Automobile Parking Lots and Garages
5814	Fast Food Restaurants	7800	Government owned lottery		
5960	Direct Marketing - Insurance Services			9402	Postal Services - Government Only
5993	Cigar Stores and Stands	9405	Intra-Government Purchases - Government Only		
5994	New Dealers and Newsstands			9406	Government owned lottery

