

2018 HSBC Business Mastercard® Rewards Offer

Promotional Terms and Conditions

Eligibility

1. The promotional period is from 7 September 2018 to 31 December 2018, both dates inclusive (the “Promotional Period”).
2. This promotion (the “Promotion”) applies to companies or business enterprises (each a “Company”) that have successfully applied for the HSBC Business Mastercard(s) (“Eligible Credit Card”) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (the “Bank”) for their nominated cardholder(s) (“Eligible Cardholder(s)”) within the Promotional Period. This Promotion is not applicable to applicants for personal credit card, Visa Business Card, RMB Business Card, Corporate Card and Purchasing Card.
3. The terms and conditions of (i) the Company and the Eligible Cardholder’s HSBC Business Card Programme Agreement and (ii) the HSBC Business Card Rewards Programme will continue to apply. This Promotion is subject to these terms and conditions.
4. If a Company applies for a Business Mastercard for a cardholder during the Promotional Period, but has, in the six months immediately before the said application, cancelled any VISA/Mastercard branded Business Card or Corporate Card or Purchasing Card issued by the Bank for that same cardholder, the cardholder is not entitled to the offers under the Promotion.
5. If a Company applies for a Business Mastercard for a cardholder during the Promotional Period and this cardholder is, at the time of application, already holding a valid VISA/Mastercard branded Business Card, Corporate Card or Purchasing Card issued by the Bank at the request of the same Company (“Existing Card”), the cardholder is not entitled to the offers under the Promotion. This exclusion from the Promotion applies also if the Company makes an application to convert the Existing Card to a new Business Mastercard for the same cardholder.
6. Employees of the Bank are not eligible to participate in this Promotion.

Welcome Offer

7. Each Eligible Cardholder who conducted Online Transactions using the new Business Mastercard within the first three months from the issue date of the card collection advice will be entitled to **20 times RewardCash** (including extra 19 times RewardCash in addition to the basic RewardCash, i.e. \$1 RewardCash for every HK\$250 spent) on Online Transactions (“Welcome Offer”).
8. Online Transactions are transactions which are:
 - i. effected with the new Business Mastercard issued within the Promotional Period; and
 - ii. classified as online transaction according to the merchant codes / transaction types as defined by VISA International, Mastercard Asia / Pacific (Hong Kong) Limited, China UnionPay or a merchant’s acquiring bank, regardless of the transaction country and currency. The Bank has no obligation to clarify which online transactions are eligible for the extra RewardCash before Eligible Cardholders conduct the online transactions. If an online transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the currency and amount in Hong Kong Dollars after conversion posted in the credit card statement.

For the avoidance of doubt, other transactions, including without limitation, online bill payments, tax payments, autopay, recurring transactions, instalment plans, all fees and charges, insurance payments, casino transactions, unposted/cancelled/refunded transactions, telephone orders, fax orders and mail orders are not Online Transactions.

9. Each Company which applies for Business Mastercard(s) during the Promotional Period must successfully complete an online registration via www.business.hsbc.com.hk/creditcard on or before 31 January 2019 (“Registration”) to be entitled to the Welcome Offer referred to in clause 7. Registration can be done by or in respect of any one of the

Eligible Cardholders. By registering one new Business Mastercard, the other Eligible Cardholder(s) under the same Company account will be automatically registered. No RewardCash will be awarded to Cardholders under this Promotion who fail to successfully register.

10. When the Online Transactions are verified and confirmed as qualified for the RewardCash by HSBC, the applicable RewardCash will be automatically credited on or before 30 June 2019 to the relevant Business Mastercard account as applicable.
11. Total maximum amount of extra RewardCash that can be awarded to Cardholder is \$3,000 under the Welcome Offer. The total amount of extra RewardCash under the Welcome Offer will be rounded up to the nearest integer.
12. The RewardCash cannot be converted into cash, other products, promotional offers or discounts and is not transferable.
13. Cardholders must keep all official payment records of the Online Transactions. In case of dispute, the Bank reserves the right at any time to request a cardholder to submit the relevant official payment records and/or such further documents or evidence as may be required for inspection. All related documents submitted to the Bank will be retained by the Bank and will not be returned to the cardholders.

Additional Online Application Reward - \$100 RewardCash

14. Companies and their Eligible Cardholders who submit the HSBC Business Mastercard application form through HSBC website (www.business.hsbc.com.hk) during the Promotional Period with successful approval will be entitled to receive \$100 RewardCash ("Additional Online Application Reward"). The Additional Online Application Reward will be credited to the Eligible Cardholder's newly approved Eligible Credit Card account on or before 30 June 2019. Terms and conditions of the RewardCash Programme apply. Regardless of the number of credit card accounts opened for a cardholder, each cardholder is only entitled to enjoy the Additional Online Application Reward once.

General

15. The Bank will determine the eligibility of the Company(ies) and the cardholder(s) for the Welcome Offer based on the transaction records held with the Bank. The completion of Registration does not imply that the Welcome Offer will be awarded.
16. Only Eligible Cardholders and Companies whose Business Mastercard(s) accounts are valid and in good standing since the new card is issued until 30 June 2019 will be eligible for the Welcome Offer and/or the Additional Online Application Reward (as applicable).
17. Any fraud and/or abuse of any offer under this promotion or cancellation of a Business Mastercard issued under the Promotion on or before 31 December 2019 will result in forfeiture of the Company and the Eligible Cardholder's entitlement to the offer. The Bank reserves the right to debit an administrative cost of HK\$1,000 to the respective Business Mastercard account without prior notice.
18. Where any Welcome Offer has been redeemed by an Eligible Cardholder and there is a subsequent reversal of any transaction(s) which has or have been used to determine the offer, the relevant Eligible Cardholder and/or the Company is required to return the relevant value of the offer to the Bank. The Bank reserves the right to deduct an amount equivalent to the value of any Welcome Offer awarded to the cardholder directly from the Business Mastercard account without prior notice to either the cardholder or the Company.
19. In case of disputes arising out of this Promotion, the decision of the Bank shall be final and conclusive.
20. The Bank reserves the right to suspend and/or terminate granting any offer 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.

21. No person other than the Bank, the Eligible Cardholder and (if the Company has registered for the Consolidated Rewards Options) 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 promotional terms and conditions.
22. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
23. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("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.

Reminder: "To borrow or not to borrow? Only borrow if you can repay!"



2018 滙豐公司 Mastercard® 獎賞優惠

條款及細則

推廣優惠資格

1. 推廣期由2018年9月7日至2018年12月31日止（包括首尾兩天）（「推廣期」）。
2. 此推廣（「推廣」）適用於公司或機構（每一間「公司」）於推廣期成功為其公司人員（「合資格持卡人」）申請由香港上海滙豐銀行有限公司（「本行」）於香港發行的公司 Mastercard（「合資格信用卡」）。本推廣優惠不適用於申請個人信用卡、Visa公司卡、人民幣公司卡、商務卡或採購卡。
3. 持卡人與本行的 (i) 滙豐公司信用卡持卡人合約及 (ii) 滙豐公司卡獎賞計劃的條款及細則均繼續適用。此推廣優惠須受本條款及細則約束。
4. 若公司在推廣期內為持卡人申請公司Mastercard，但於新卡申請日前 6 個月內曾取消同一持卡人名下的VISA或Mastercard公司卡、商務卡或採購卡，該持卡人將不可獲享此推廣優惠。
5. 若公司在推廣期內為持卡人申請公司Mastercard，而該持卡人於申請時已擁有本行為同一公司發出而仍有效的VISA或Mastercard公司卡、商務卡或採購卡（「現有卡」），該持卡人將不可獲享此推廣優惠。若公司為同一持卡人申請轉換現有卡至新公司Mastercard，該持卡人亦不可獲享此推廣優惠。
6. 本行所有員工不得參與此項推廣。

迎新獎賞

7. 在推廣期內每位合資格持卡人在新公司Mastercard領取通知書發出日的首3個月內憑卡於網上簽賬（「網上簽賬」）可獲享20倍「獎賞錢」（包括額外19倍「獎賞錢」及基本「獎賞錢」，即每港幣250元可獲\$1「獎賞錢」）（「迎新獎賞」）。
8. 網上簽賬是指：
 - (i) 於推廣期內以成功申請的新公司Mastercard進行簽賬；及
 - (ii) 於網上進行的簽賬，並根據VISA國際組織、MasterCard Asia/Pacific (Hong Kong) Limited、中國銀聯或個別商戶之收單銀行的商戶編號或交易類別釐定，簽賬之交易地點及貨幣種類均不限。合資格持卡人於進行網上簽賬交易前，本行恕不負責澄清該項交易可否獲享額外「獎賞錢」優惠。若網上簽賬並非以香港貨幣進行，有關簽賬金額將以信用卡月結單上已折算為港幣之金額為準。

為免存疑，其他簽賬包括但不限於網上繳費、繳稅款項、自動轉賬、循環付款、分期付款、所有公司卡收費、財務費用、手續費、保險費用、賭場的交易、未誌賬/已取消/退款的交易，以及透過電話訂購、傳真訂購及郵購等的交易，均不適用於此推廣優惠。

9. 每間申請公司Mastercard的公司必須於2019年1月31日或之前於網上透過www.business.hsbc.com.hk/creditcard 成功登記（「登記」），方可享資格獲得於第7條細則指定的迎新獎賞。登記可由同一公司的其中一位合資持卡人進行。若同一

公司的任何一位持卡人成功登記，同一公司的其他持卡人則將獲自動登記。未能成功登記的持卡人將不會獲享額外「獎賞錢」。

10. 網上簽賬獲滙豐核實及確認為可獲享「獎賞錢」的交易後，有關「獎賞錢」將於2019年6月30日或之前自動誌入合資格公司Mastercard戶口內。
11. 於此迎新獎賞中，每位持卡人就網上簽賬最高可獲享總共\$3,000額外「獎賞錢」。本迎新獎賞贈送的額外「獎賞錢」總額將上調至最接近的整數。
12. 額外「獎賞錢」不可兌換現金、其他商品、推廣優惠或折扣及不得轉讓。
13. 持卡人必須保留所有網上簽賬的正式交易紀錄。如有任何爭議，本行保留權利隨時要求持卡人提供有關正式交易紀錄及 / 或其他文件或證據，以供查閱。本行會保留所有提供予本行的有關文件而不予歸還。

網上申請額外獎賞 – \$100「獎賞錢」

14. 公司及其合資格持卡人成功於在推廣期內透過本行網頁 (www.business.hsbc.com.hk) 遞交申請表並成功申請滙豐公司Mastercard，可獲享\$100「獎賞錢」(「網上申請額外獎賞」)。網上申請額外獎賞將於2019年6月30日或之前誌入合資格持卡人的新批核信用卡戶口內。須受公司卡獎賞計劃的條款及細則約束。不論每位持卡人申請的信用卡數目多少，每位合資格持卡人只可獲享網上申請額外獎賞的\$100「獎賞錢」一次。

一般事項

15. 本行將根據儲存於本行的交易紀錄，以決定有關公司及持卡人是否符合獲得迎新獎賞的資格。透過網上登記並不代表確認獲得迎新獎賞。
16. 合資格持卡人及公司的公司Mastercard戶口必須於開卡後直至2019年6月30日或之前仍然有效及信用狀況良好，方可獲享迎新獎賞及/或網上申請額外獎賞 (如適用)。
17. 凡對此推廣活動的推廣優惠涉及任何欺詐及 / 或濫用或於2019年12月31日或之前取消推廣期內申請的公司Mastercard，本行有權取消持卡人享有迎新獎賞的資格。本行保留權利向有關持卡人收取港幣1,000元行政費用，而有關費用將從該公司Mastercard戶口內扣除，而不作另行通知。
18. 合資格持卡人於獲取迎新獎賞後，如用作計算迎新獎賞的有關交易被取消，有關持卡人及 / 或公司必須退回有關迎新獎賞的同等價值給本行。本行有權於有關持卡人的公司Mastercard戶口直接扣除有關金額而不對持卡人或公司作另行通知。
19. 如對此項推廣活動有任何爭議，本行保留最終決定權。
20. 本行保留權利可酌情決定隨時終止或修改任何推廣條款及細則，而不作另行通知。本行恕不就任何更改或終止承擔任何責任。

21. 根據合約（第三者權利）條例，有關本合約條款的行使權及可享有之優惠只適用於香港上海滙豐銀行有限公司、合資格持卡人及公司（如公司已登記「綜合獎賞」選擇）。
22. 此條款及細則的中英文本如有任何差異，概以英文本為準。
23. 以上推廣條款及細則受香港特別行政區法例所管轄，並按照香港特別行政區法律詮釋。本行、公司與合資格持卡人均接受於香港法院的非專屬性司法管轄權，但本條款及細則亦可在任何其他擁有司法管轄權的法院執行。

提示：「借定唔借？還得到先好借！」

