

## 2H 2022 HSBC Business Mastercard® Spending Reward Offers

### Promotional Terms and Conditions

#### Eligibility

1. The promotional period is from 31 October 2022 to 15 March 2023, both dates inclusive (the “**Promotional Period**”).
2. This promotion (this “**Promotion**”) applies to companies or business enterprises (each a “**Company**”) and the eligible holder of a Business Mastercard under the same Company account (“**Eligible Cardholder(s)**”). For the avoidance of doubt, eligible Business Mastercard(s) (“**Eligible Business Mastercard(s)**”) are any Business Mastercard(s) (excluding any personal credit card, Visa Business Card, RMB Business Card, Corporate Card, Purchasing Card and Business Debit Mastercard) issued by The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**” or the “**Bank**”) in the Hong Kong Special Administrative Region (“**Hong Kong**”).
3. Transactions effected with different Eligible Business Mastercards under the same Company account shall not be aggregated for the purpose of calculating the maximum reward under this Promotion.
4. In addition to these terms and conditions, the terms and conditions in (i) the HSBC Business Card Programme Agreement; and (ii) the HSBC Business Card Rewards Programme will continue to apply.
5. Employees of the Bank are not eligible to participate in this Promotion.

#### Travel & Entertainment (“T&E”) Spending Offer

6. (Tier i) When each Eligible Cardholder makes one or more Eligible Transactions (as defined in clause 7) using his/her Eligible Business Mastercard and fulfills the spending amount of HK\$8,000 to less than HK\$30,000 during the Promotional Period (based on the transaction date), he/she will be entitled to **4% RewardCash** on his/her Eligible T&E Spending (as defined in clause 8); and

(Tier ii) When each Eligible Cardholder makes one or more Eligible Transactions (as defined in clause 7) using his/her Eligible Business Mastercard and fulfills the spending amount of HK\$30,000 or above during the Promotional Period (based on the transaction date), he/she will be entitled to **4% RewardCash** on his/her Eligible T&E Spending (as defined in clause 8) plus an **additional \$300 RewardCash** (Collectively, the “**T&E Spending Offer**”).

Each Eligible Business Mastercard can only enjoy a maximum of \$1,200 RewardCash (for Tier (i)) or \$1,500 RewardCash (for Tier (ii)) under the T&E Spending Offer.

Table (I) below illustrates the two tiers of the T&E Spending Offer.

Table (I)

Spending amount on Eligible Transaction(s)		T&E Spending Offer	Maximum amount of RewardCash for each Eligible Business Mastercard under the T&E Spending Offer
Tier 1	HK\$8,000 to less than HK\$30,000	4% RewardCash on Eligible T&E Spending	\$1,200 RewardCash
Tier 2	HK\$30,000 or above	4% RewardCash on Eligible T&E Spending; plus an additional \$300 RewardCash	\$1,500 RewardCash

Table (II) below illustrates some examples of the T&E Spending Offer that an Eligible Business Mastercard may be entitled to.

Table (II)

Examples	Spending amount on Eligible Transaction(s)	Eligible T&E Spending	T&E Spending Offer
1	HK\$20,000	HK\$0	nil
2	HK\$20,000	HK\$10,000	\$400 RewardCash
3	HK\$30,000	HK\$0	\$300 RewardCash
4	HK\$30,000	HK\$20,000	\$1,100 RewardCash
5	HK\$50,000	HK\$40,000	\$1,500 RewardCash

7. Only posted local and overseas transactions, online transactions, telephone orders, fax orders, mail orders and cash advances effected with the Eligible Business Mastercard are eligible for calculation towards the spending amount on eligible transaction(s) (“**Eligible Transaction(s)**”). Other transactions, including without limitation, online bill payments, tax payments, autopay, recurring transactions, instalment plans, all fees and charges, insurance payments, casino transactions, charities and education payments, unposted/cancelled/refunded transactions and all transactions without original sales slips/official payment records are not eligible for this Promotion. If an Eligible Transaction is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the amount in Hong Kong Dollars after conversion as posted in the credit card statement.
8. Eligible T&E Spending refers to posted transactions made at local and overseas airlines, car rental, logging at hotels/motels/resorts, dining places and restaurants, or standalone dining transactions made at restaurants in local and overseas hotels, either of which must also be classified as T&E transactions 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/territory and currency. If an Eligible T&E Spending is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the amount in Hong Kong Dollars after conversion as posted in the credit card statement. For the avoidance of doubt, other transactions, including without limitation, transactions made at travel agencies, banquet services, private parties/functions, private room events, private kitchen, food delivery platforms, fast food restaurants, cake/bakery shops, dining outlets/food and beverages counters in food courts/supermarkets/department stores/associations/clubhouses, bars/lounges/discos/nightclubs/taverns, unposted/cancelled/refunded transactions and all transactions without original sales slips/official payment records are not regarded as Eligible T&E Spending.
9. Each Eligible Cardholder must successfully complete an online registration for his/her Eligible Business Mastercard via [www.business.hsbc.com.hk/creditsage2H](http://www.business.hsbc.com.hk/creditsage2H) during the Promotional Period (“**Registration**”) to be entitled to the T&E Spending Offer. No T&E Spending Offer will be awarded to the Eligible Business Mastercard if the Eligible Cardholder fails to complete the Registration for such card. Each Cardholder only needs to register for each of his/her Eligible Business Mastercard(s) once under the T&E Spending Offer.
10. The Bank will determine the eligibility of the cardholder(s) for the T&E Spending Offer based on the transaction records held with the Bank. The completion of Registration does not imply that the T&E Spending Offer will be awarded.



## Designated Merchant(s) Spending Offer

11. Each Eligible Cardholder who makes Eligible Spending (as defined in clause 13) with Amazon, Amazon Web Services, Apple, Apple Store or Taobao (the “**Designated Merchant(s)**”) using an Eligible Business Mastercard and reaches a cumulative Net Eligible Spending Amount (as defined below) of HK\$8,000 or above during the Promotional Period (based on transaction date) will be entitled to **4% RewardCash** on such Net Eligible Spending Amount at Designated Merchant(s) (the “**Designated Merchant(s) Spending Offer**”).
12. Net Eligible Spending Amount means the final transaction amount of Eligible Spending for the Designated Merchant(s) Spending Offer charged to an Eligible Business Mastercard after all applicable discounts, reductions and use of coupons.
13. Eligible Spending for the Designated Merchant(s) Spending Offer refers to posted transactions made at Designated Merchants as set out below, regardless of the transaction country/territory and currency:
  - i. Online Spending at www.amazon.com
  - ii. Online Spending at aws.amazon.com
  - iii. Online Spending at apple.com
  - iv. Online Spending at world.taobao.com
  - v. Online Spending for Digital Advertising at Amazon or Apple
  - vi. Spending at Apple StoreFor the avoidance of doubt, other transactions, including without limitation, online bill payments, autopay, recurring transactions, unposted/cancelled/refunded transactions and all transactions without original sales slips/official payment records made at Designated Merchants are not regarded as eligible spending (“**Eligible Spending for Designated Merchant(s) Spending Offer**”).
14. Online Spending and Online Spending for Digital Advertising as set out in clause 13 refer to posted transactions (regardless of whether such transactions are made via the official websites or the respective mobile applications (if any) of the Designated Merchants) which are classified as online transactions (“**Online Spending**”) or online transactions for digital advertising (“**Online Spending for Digital Advertising**”) 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.
15. If an Eligible Spending for Designated Merchant(s) Spending Offer is conducted in a currency other than Hong Kong Dollars, the transaction amount will be based on the amount in Hong Kong dollars after conversion as posted in the credit card statement.
16. The maximum amount of RewardCash awarded to each Eligible Business Mastercard is \$800 under the Designated Merchant(s) Spending Offer.
17. Other terms and conditions of the Designated Merchants apply. The Bank accepts no liability in respect of any additional offers/discounts which the Designated Merchants may or may not offer or any changes to the terms and conditions of the Designated Merchants. Cardholders are advised to check the details and related terms and conditions with the Designated Merchants.
18. Registration is not required for the Designated Merchant(s) Spending Offer. The Bank will determine the eligibility of the cardholder(s) for the Designated Merchant(s) Spending Offer based on the transaction records held with the Bank.

## General Terms & Conditions

19. An Eligible Cardholder can enjoy the T&E Spending Offer in conjunction with the Designated Merchant(s) Spending Offer. Each Eligible Business Mastercard can only enjoy a maximum of \$2,300 RewardCash under this Promotion.
20. If the Eligible T&E Spending and/or the Eligible Spending for Designated Merchant(s) Spending Offer are verified and confirmed as qualified by the Bank, the applicable RewardCash will be automatically credited on or before 31 May 2023 to the Eligible Business Mastercard account as applicable.
21. The total amount of RewardCash awarded under the T&E Spending Offer and the Designated Merchant(s) Spending Offer will be rounded up to the nearest integer respectively.
22. The RewardCash offered under this Promotion cannot be converted into cash, other products, promotional offers or discounts and is not transferable.
23. The RewardCash offer under this Promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that is offered by the Bank.
24. Only Eligible Cardholders and Companies whose Eligible Business Mastercard accounts are valid and in good standing from 31 October 2022 until the RewardCash credit date as set out in clause 20 will be eligible for the T&E Spending Offer and/or the Designated Merchant(s) Spending Offer. Any fraud and/or abuse of the offers will result in forfeiture of the Company and the Eligible Cardholder’s entitlement to the offers. The Bank reserves the right to debit the relevant amount of the offers awarded directly from the Eligible Business Mastercard account with prior notice.
25. Where any 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 to the Bank the relevant value of the offer (as determined in the sole discretion of the Bank). The Bank reserves the right to debit an amount equivalent to the offer awarded to the Eligible Cardholder directly from the Eligible Business Mastercard account with prior notice. In case of disputes arising out of the offer, the decision of the Bank shall be final and conclusive.
26. The Bank reserves the right to suspend and/or terminate granting of any offers 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.
27. 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.
28. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
29. 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.

**Reminder: “To borrow or not to borrow? Borrow only if you can repay!”**

