

## 2024 HSBC Business Debit Mastercard® Welcome Offer (this “Promotion”)

### Promotional Terms and Conditions

#### Eligibility

1. The promotional period is from 1 June 2024 to 31 May 2025, both dates inclusive (the “**Promotional Period**”).
2. This Promotion applies to companies or business enterprises (each a “**Company**”) that 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)**”) within the Promotional Period (“**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. If a Company applies for an HSBC Business Debit Mastercard for a cardholder during the Promotional Period but (a) cancels such HSBC Business Debit Mastercard during the same period or (b) has cancelled a HSBC Business Debit Mastercard for that cardholder within the six months immediately before the issuance date of the new card collection advice, the Company is not entitled to the Welcome Offer (as defined below) with respect to that card under this Promotion.
5. 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.
6. Employees of the Bank are not eligible to participate in this Promotion.

#### Welcome Offer

7. The Welcome Offer comprises the following:
  - a. For each Eligible Cardholder who makes their first single Eligible Transaction (as defined in clause 9) 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 “**Tier One Offer**”).

Table (I) below illustrates some examples of the Tier One Offer entitlement.

Table (I)

Examples	Spending amount on first Eligible Transaction(s) (Hong Kong Dollars or equivalent)	Tier One Offer
1	HK\$300 x 1 single transaction	HK\$50
2	HK\$100 x 3 single transactions	HK\$0
3	HK\$300 x 3 single transactions	HK\$50

- b. For each Eligible Cardholder who makes one or more Eligible Transactions (as defined in clause 9) that cumulatively fulfil the relevant minimum spending requirements (“**Spending Requirements**”) set out in the Table (II) below using an Eligible Business Debit Mastercard within the first three months from the issuance date of the card collection advice for the Eligible Business Debit Mastercard the Company will be entitled to one of the following reward offers (the “**Tier Two Offer**”).

Table (II)

Spending Requirements	Tier Two Offer
Offer 1	HK\$10,000 to less than HK\$35,000
Offer 2	HK\$35,000 or above

8. For each Eligible Cardholder, the Company can only enjoy (a) the Tier One Offer once plus (b) either (i) the HK\$500 cash rebate (“**Offer 1 of the Tier Two Offer**”) once or (ii) the HK\$2,000 cash rebate (“**Offer 2 of the Tier Two Offer**”) once under this Welcome Offer.
9. Only posted local and overseas transactions with original sales slips or online transactions that are not Exclude 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**”).
10. 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.
11. In order to benefit from the Tier Two Offer, each Eligible Cardholder must successfully complete an online registration for their Eligible Business Debit Mastercard via the following website: [www.business.hsbc.com.hk/debitacq2024](http://www.business.hsbc.com.hk/debitacq2024) on or before 30 June 2025 (the “**Registration**”). Each Eligible Cardholder only needs to register for each of his/ her Eligible Business Debit Mastercard(s) once under this Promotion. It is not necessary for an Eligible Cardholder to complete a further registration in the event that its Eligible Business Debt Mastercard is replaced with a new card number. Registration is also not required for the Tier One Offer.
12. The Bank will determine the eligibility of any Company and/ or any cardholder for the Welcome Offer at its sole discretion based on the transaction records held with the Bank. The completion of Registration does not imply that the Welcome Offer will be awarded. 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

13. Subject to the other terms of this Promotion:

- a. Any applicable cash rebate owed to a Company in connection with the Tier One Offer will be automatically credited to the Company's Business Integrated Account within 10 calendar days of the first single qualifying Eligible Transaction being posted.
- b. Any applicable cash rebate owed to a Company in connection with the Tier Two Offer will be automatically credited to the Company's Business Integrated Account according to the schedule as set out in the table below as applicable ("**Tier Two Offer Fulfillment Date**"):

Issuance date of card collection advice for the Eligible Business Debit Mastercard	Tier Two Offer Fulfillment Date
1 June – 31 July 2024	On or before 31 December 2024
1 August – 30 September 2024	On or before 28 February 2025
1 October – 30 November 2024	On or before 30 April 2025
1 December 2024 – 31 January 2025	On or before 30 June 2025
1 February – 31 March 2025	On or before 31 August 2025
1 April – 31 May 2025	On or before 31 October 2025

14. Where relevant, the total amount of any cash rebate awarded under the Welcome Offer will be rounded up to the nearest integer.
15. Only Eligible Cardholders and Companies whose Eligible Business Debit Mastercard and Business Integrated Account are valid and in good standing from 1 June 2024 or the card collection advice date for the Eligible Business Debit Mastercard (if later) until the cash rebate credit date as set out in clause 13 will be eligible for the Welcome Offer.
16. Any fraud and/ or abuse of any offer under this Promotion or cancellation of a Business Debit Mastercard issued under this Promotion on or before 31 May 2025 may result in forfeiture of the Company and the Eligible Cardholder's entitlement to the Welcome Offer, 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.
17. 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 Company's Business Integrated Account with prior notice. In case of any disputes arising out of the offer, the decision of the Bank shall be final and conclusive.
18. 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.
19. 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 benefits of any of the provisions of these terms and conditions.
20. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
21. 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	

