

## 2H 2022 HSBC Business Debit 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 Debit Mastercard issued by The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**” or the “**Bank**”) in the Hong Kong Special Administrative Region (“**Hong Kong**”) under the same Company account (“**Eligible Cardholder(s)**”).
3. Transactions effected with different Eligible Business Debit 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 applicable to HSBC Business Debit Mastercard as set out in the Business Integrated Account General Conditions 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 Debit Mastercard and fulfills the spending amount of \$8,000 (Hong Kong Dollars or equivalent) to less than \$30,000 (Hong Kong Dollars or equivalent) during the Promotional Period (based on the transaction date), he/she will be entitled to **4% cash rebate** 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 Debit Mastercard and fulfills the spending amount of \$30,000 (Hong Kong Dollars or equivalent) or above during the Promotional Period (based on the transaction date), he/she will be entitled to **4% cash rebate** on his/her Eligible T&E Spending (as defined in clause 8) plus an **additional HK\$300 cash rebate** (Collectively, the “**T&E Spending Offer**”).

Each Eligible Business Debit Mastercard can only enjoy a maximum of HK\$1,200 cash rebate (for Tier i) or HK\$1,500 cash rebate (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 reward entitled for each Eligible Business Debit Mastercard under the T&E Spending Offer
Tier i	\$8,000 to less than \$30,000	4% cash rebate on Eligible T&E Spending	HK\$1,200 cash rebate
Tier ii	\$30,000 or above	4% cash rebate on Eligible T&E Spending; plus an additional HK\$300 cash rebate	HK\$1,500 cash rebate

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

Table (II)

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

7. Only posted local and overseas transactions with original sales slips or online transactions 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 (“**Excluded Transactions**”), online bill payments, tax payments, autopay, recurring transactions, ATM withdrawals, all fees and charges, insurance payments, casino transactions, unposted/cancelled/refunded 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.
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 Mastercard Asia/Pacific (Hong Kong) Limited, China UnionPay or a merchant’s acquiring bank, regardless of the transaction country/territory and currency. 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. 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), but there was not sufficient deposits in that foreign currency from the Company’s Business Integrated Account for automatic debit, or (b) in foreign currencies outside of the 11 foreign currencies indicated, the transaction amount will be based on the amount in Hong Kong Dollars after conversion as posted in the Business Integrated Account statement.



### Designated Merchant(s) Spending Offer

10. Each Eligible Cardholder who makes Eligible Spending (as defined in clause 12) with Amazon, Amazon Web Services, Apple, Apple Store or Taobao (the “**Designated Merchant(s)**”) using an Eligible Business Debit Mastercard and reaches a cumulative Net Eligible Spending Amount (as defined below) of \$8,000 (Hong Kong Dollars or equivalent) or above during the Promotional Period (based on transaction date) will be entitled to 4% cash rebate on such Net Eligible Spending Amount at Designated Merchant(s) (the “**Designated Merchant(s) Spending Offer**”).
11. Net Eligible Spending Amount means the final transaction amount of Eligible Spending for the Designated Merchant(s) Spending Offer charged to an Eligible Business Debit Mastercard after all applicable discounts, reductions and use of coupons.
12. 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](http://www.amazon.com)
  - ii. Online Spending at [aws.amazon.com](http://aws.amazon.com)
  - iii. Online Spending at [apple.com](http://apple.com)
  - iv. Online Spending at [world.taobao.com](http://world.taobao.com)
  - v. Online Spending for Digital Advertising at Amazon or Apple
  - vi. Spending at Apple Store

For 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**”).
13. Online Spending and Online Spending for Digital Advertising as set out in clause 12 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 Mastercard Asia/Pacific (Hong Kong) Limited, China UnionPay or a merchant’s acquiring bank.
14. The maximum amount of cash rebate awarded to each Eligible Business Debit Mastercard is HK\$800 under the Designated Merchant(s) Spending Offer.
15. 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.

### General Terms & Conditions

16. An Eligible Cardholder can enjoy the T&E Spending Offer in conjunction with the Designated Merchant(s) Spending Offer. Each Eligible Business Debit Mastercard can only enjoy a maximum of HK\$2,300 cash rebate under this Promotion.
17. Each Eligible Cardholder must successfully complete an online registration for his/her Eligible Business Debit Mastercard via [www.business.hsbc.com.hk/debitusage2H](http://www.business.hsbc.com.hk/debitusage2H) during the Promotional Period (“**Registration**”) to be entitled to the T&E Spending Offer and/or Designated Merchant(s) Spending Offer. No T&E Spending Offer and/or Designated Merchant(s) Spending Offer will be awarded to the Eligible Business Debit 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 Debit Mastercard(s) once under this Promotion.
18. The Bank will determine the eligibility of the Cardholder(s) for the T&E Spending Offer and/or Designated Merchant(s) Spending Offer based on the transaction records held with the Bank. The completion of Registration does not imply that the T&E Spending Offer and/or Designated Merchant(s) Spending Offer will be awarded.
19. If the Eligible T&E Spending and/or the Eligible Spending for Designated Merchant(s) are verified and confirmed as qualified by the Bank, the applicable cash rebate will be automatically credited on or before 31 May 2023 to the Company’s Business Integrated Account as applicable.
20. The total amount of cash rebate awarded under the T&E Spending Offer and the Designated Merchant(s) Spending Offer will be rounded up to the nearest integer respectively.
21. The cash rebate offer under this Promotion will be awarded in addition to the cash rebate under the concurrent running “2021-2022 HSBC Business Debit Mastercard Acquisition Reward Offer” that is offered by the Bank.
22. Only Eligible Cardholders and Companies whose Eligible Business Debit Mastercard and Business Integrated Account are valid and in good standing from 31 October 2022 until the cash rebate credit date as set out in clause 19 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 Company’s Business Integrated Account with prior notice.
23. 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 disputes arising out of the offer, the decision of the Bank shall be final and conclusive.
24. The Bank reserves the right to suspend and/or terminate the 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.
25. 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.
26. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
27. 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	7216 Dry Cleaners	9311 Tax Payments
5542 Fuel Dispenser, Automated	7523 Automobile Parking Lots and Garages	9399 Government Services - not elsewhere classified
5814 Fast Food Restaurants	7800 Government owned lottery	9402 Postal Services - Government Only
5960 Direct Marketing - Insurance Services	7801 Government-Licensed Casinos (Online or Internet Gambling)	9405 Intra-Government Purchases - Government Only
5993 Cigar Stores and Stands	7802 Government-Licensed Horse/Dog Racing	9406 Government owned Lottery
5994 New Dealers and Newsstands	7832 Motion Picture Theatres	

