

2025 HSBC Commercial Card WeChat Pay HK Offers (the "Offers")
Promotional Terms and Conditions

Eligibility

1. The promotional period is from 1 September 2025 to 28 February 2026, both dates inclusive (the "**Promotional Period**").
2. This Promotion only applies to companies or business enterprises (each a "**Company**") ("**Eligible Company(ies)**") who have a valid Business Mastercard, Corporate Mastercard, Purchasing Mastercard, or HSBC Mobile Virtual Mastercard issued by The Hongkong and Shanghai Banking Corporation Limited ("**HSBC**" or the "**Bank**") in the Hong Kong Special Administrative Region ("**Hong Kong**") issued to their cardholders under the same Company account ("**Eligible Cardholder(s)**") of the "**Eligible HSBC Commercial Card(s)**".
3. In addition to these terms and conditions, the terms and conditions of the Bank in (i) the HSBC Business Card Programme Agreement; (ii) the HSBC Business Card Rewards Programme; (iii) the Commercial Card Programme – Employer’s Participation Agreement and Conditions of Use (For World Corporate MasterCard/Platinum Purchasing MasterCard) will continue to apply (where applicable to the relevant card programme).

Offer 1 - Binding Offer

4. During the Promotional Period, each Customer (as defined in Clause 22 below) can receive one (1) HKD20 e-cash voucher after they have bound their Eligible HSBC Commercial Cards to their WeChat Pay HK account for the first time ("**Offer 1**" or the "**Binding Offer**"). For the avoidance of doubt, the Binding Offer is only applicable to Customer who has never bound any Eligible HSBC Commercial Cards to his/her WeChat Pay HK account before the Promotional Period. Each Customer will be eligible to receive a maximum of one (1) HKD20 e-cash voucher for Offer 1 during the Promotional Period.
5. The HKD20 e-cash voucher will be credited to the Customer's WeChat Pay HK account and can be used upon making an Eligible Transaction (as defined in Clause 12 below) of a single spending of HKD30 or above with an Eligible HSBC Commercial Cards via WeChat Pay HK at any designated merchants that accept payments via WeChat Pay HK ("**Designated Merchants**").
6. The Binding Offer is available on a first-come-first-served basis throughout the Promotional Period, based on the following monthly quota and total programme quota on the number of e-cash vouchers:

Monthly Quota	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026	Total Programme Quota
Number of e-cash vouchers	200	200	200	200	200	203	1203

Any unused monthly quota for a particular month will be accumulated into the following month’s quota. The Bank and WeChat Pay Hong Kong Limited ("**WPHK**") reserves the right to change the total programme quota and monthly quota without notice.

7. The number of e-cash vouchers available as recorded in the system of WPHK shall prevail under any circumstances, and no prior notification will be made regarding to the availability of the vouchers.

Offer 2 - Spending Offer

8. During the Promotional Period, when an Eligible Cardholder pays through an Eligible HSBC Commercial Card via WeChat Pay HK in mainland China, the following discount will be applied ("**China Spending Offer**"):
 - I. an immediate HKD30 discount will be applied on any single Eligible Transaction of HKD300 or above, or
 - II. an immediate HKD15 discount will be applied on any single Eligible Transaction of HKD50 or above,subject to Clause 10 below and the following conditions:
 - (a) when the quota of HKD30 discount runs out and the quota of HKD15 discount remains available, for any single Eligible Transaction of HKD300 or above, HKD15 discount will be applied, and
 - (b) each customer can enjoy each of the HKD30 discount and HKD15 discount for up to two (2) times under the China Spending Offer.
9. During the Promotional Period, when an Eligible Cardholder pays using an Eligible HSBC Commercial Card via WeChat Pay HK in Hong Kong, a HKD15 discount will immediately be applied on any single Eligible Transaction of HKD50 or above ("**HK Spending Offer**"). During the Promotional Period, each Customer can enjoy the HKD15 discount for up to two (2) times under the HK Spending Offer.
10. The China Spending Offer and HK Spending Offer (collectively the "**Spending Offers**") are each available on a first-come-first-served basis throughout the Promotional Period, with daily quota at 11 units.

Any unused daily quota for a particular month will be accumulated into the following month's quota. The Bank and WPHK reserves the right to change the total programme quota and monthly quota without notice.
11. The number of discounts available for the Spending Offers as recorded in the system of WPHK shall prevail under any circumstances, and no prior notification will be made regarding the availability of stock.

General Terms & Conditions

12. Eligible Transactions include the designated posted local and Mainland China offline and online retail transactions made in Hong Kong Dollars (excluding credit card repayment, tax payment, money transfer, bill payment, red packet, telecom payment, utilities payment, top up for any stored value facilities, cross-border payment) by direct debit from an Eligible HSBC Commercial Card via WeChat Pay HK during the Promotional Period ("**Eligible Transaction(s)**").
13. The e-cash voucher will be valid for thirty (30) days from the date of issuance and only one (1) e-cash voucher can be used per transaction. Any expired e-cash voucher that has not been used will automatically become invalid and will not be reissued.

14. Customers are not required to present the e-cash voucher when conducting an Eligible Transaction. Where available, the e-cash voucher will be deducted automatically upon Customers making subsequent Eligible Transactions using Eligible HSBC Commercial Cards via WeChat Pay HK, and the e-cash voucher will be shown as used after successful payment.
15. If there is more than one (1) e-cash voucher stored in the "Coupon" page under the Customer's WeChat Pay HK account, under applicable circumstances, the e-cash voucher with the highest value will be used first. In case the available e-cash vouchers are of the same value, the e-cash voucher with the earliest expiry date will be used first. Customers can only use one e-cash voucher for each Eligible Transaction conducted with WeChat Pay HK unless otherwise specified.
16. On the WeChat Pay HK platform, Customers may go to the "Coupon" page under the "Offers" section to check the e-cash voucher details.
17. HSBC and WPHK shall bear no liability if Customers cannot receive the relevant e-cash voucher & instant discount successfully and/or the relevant e-cash voucher & instant discount is lost due to any circumstances.
18. When WPHK has more than one e-cash voucher promotion running concurrently, Customers will be entitled to all the e-cash voucher(s) as long as they can satisfy the relevant eligibility criteria for any or all promotions.
19. If a refund occurs after a transaction, the refund amount shall be equivalent to the amount paid with the discount applied as at the time of the transaction. Accordingly, the e-cash voucher will not be restored once it has been used.
20. The e-cash voucher and instant discount cannot be exchanged for cash, nor can it be used to top up any stored value facilities or for any form of payment including tax payment, Person-to-Person (P2P) Payment transfer, local or international remittance, red packet, telecom payment and utilities payment. The e-cash voucher(s) and instant discount(s) are issued by WPHK and can only be used for transactions paid by an Eligible HSBC Commercial Card via WeChat Pay HK. The use of each e-cash voucher and instant discount is subject to the respective terms and conditions to be determined by WPHK from time to time. Please contact WPHK for more details.
21. By participating in the Offers, Customers accept and agree to be bound by the terms and conditions thereof and agree that WPHK may use his/her personal information for the purpose of the Offers in accordance with https://hkwallet.moneydata.hk/hkwalletv3/agreement/agreement_privacy_policy.html.
22. During the Promotional Period, each Customer can only participate in the Offers in accordance with these terms and conditions. For the avoidance of doubt, each "**Customer**" refers to a natural person with legal capacity who uses the WeChat Pay HK service and has a WeChat Pay HK account. To further avoid any dispute, in the following circumstances, the relevant WeChat Pay HK accounts will be deemed to be used by the same Customer:
 - a. logging in of multiple WeChat Pay HK accounts on the same mobile phone or mobile device; or
 - b. logging in of the same WeChat Pay HK account with multiple mobile phones or mobile devices; or
 - c. the same bank account or credit card number being connected to multiple WeChat Pay HK accounts.

23. In the case of any of the circumstances listed in Clause 22 above, in order to verify the Customer's identity and prevent the risk of theft or misuse of such WeChat Pay HK account, mobile phone number, mobile device, bank account number, or credit card number, WPHK reserves the right to suspend or terminate the release of the rewards under this Promotion to the relevant WeChat Pay HK account and to take legal action as it deems fit.
24. In case of disputes arising out of this Promotion and this Terms and Conditions, the decision of WPHK and the Bank shall be final and conclusive.
25. Customers participating in this Promotion shall comply with relevant laws and regulations as well as the terms and conditions of this Promotion. WPHK and the Bank reserve the right to suspend and/or terminate granting of any offers and/or rewards under this Promotion, and/or vary these terms and conditions at any time without prior notice. WPHK and the Bank accept no liability for any such change or suspension/termination.
26. No person other than WPHK, the Bank, the Eligible Cardholder and the relevant Eligible Company(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
27. HSBC and its affiliates, WPHK are not liable for any product or service of any merchant. The products or services purchased by the Customer are provided by the merchant itself. Any merchant and their products or services are not certified by HSBC or WPHK. Under no circumstances should any purchase of products or services by a Customer at a merchant be construed as endorsed or recommended by HSBC or WPHK. Any question, dispute, or complaint that the Customer may have with respect to products or services must be resolved directly with the merchant providing such goods or services.
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 WPHK, 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!"