

Terms and Conditions for HSBC EveryMile Credit Card Reward Scheme and Travel Privileges (the “Exclusive Promotion”)

General Terms and Conditions

- The Exclusive Promotion is only applicable to HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assignees) which is valid and in good standing (“EveryMile Card”, such holder, “Cardholder(s)”).
- The promotion period of HSBC EveryMile Credit Card Reward Scheme (the “Reward”), Complimentary Access to Plaza Premium Lounge & Dining Outlets (“Lounge Offer”) and Complimentary Travel Insurance (“Travel Insurance Offer”) is from 1 January 2024 to 30 June 2024, both dates inclusive (collectively, “Promotion Period”).
- HSBC EveryMile Credit Card is not an eligible credit card to enjoy “Red Hot Rewards of Your Choice”, “HSBC Visa Signature Card Exclusive Offers” and “HSBC Visa Signature Card Special Reward Promotion”.
- The terms and conditions of (i) the Credit Card Terms with the Bank; (ii) the RewardCash programme, (iii) HSBC Reward+ App, and (iv) all other applicable prevailing promotions (unless specified) offered by the Bank will continue to apply. The Bank reserves the right to amend these terms and conditions and to terminate the Exclusive Promotion at any time. The latest details of the Exclusive Promotion and any revised terms and conditions will be made available on the relevant website as soon as practicable.
- In case of disputes arising out of the Exclusive Promotion, the decision of the Bank shall be final and conclusive.
- These terms and conditions are subject to prevailing regulatory requirements.
- These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

Additional Terms & Conditions for HSBC EveryMile Credit Card Reward Scheme (the “Reward”)

- Cardholders can enjoy preferential rate when converting RewardCash into miles or points of frequent flyer programmes and hotel loyalty programmes on HSBC Reward+ App (“Preferential Rate”). Preferential Rate may be subject to change from time to time, Cardholders may refer to HSBC Reward+ App for the latest Preferential Rate. Cardholders have to accept the terms and conditions of HSBC Reward+ App before conducting the conversion.
- Cardholders will be entitled to receive RewardCash for the following categories of transactions made with their EveryMile Card (“Eligible Transactions”). The basic reward is \$1 RewardCash for every HKD250 of Eligible Transactions, which is equivalent to 0.4% RewardCash rebate (“Basic Reward”).

Category	Eligible Transactions	Total RewardCash Entitled (including the Basic Reward)	Illustration of RewardCash Entitled	Equivalent Mile Earn Rate (based on the latest Preferential Rate*)
(a)	Designated Everyday Spend (Local transportation, café & light meals, online entertainment platforms) [#]	6.25 Times of Basic Reward	6.25 Times x 0.4% = 2.5% RewardCash rebate	HKD2 spend = 1 mile
(b)	Local and Overseas Purchases [^]	2.5 Times of Basic Reward	2.5 Times x 0.4% = 1% RewardCash rebate	HKD5 spend = 1 mile
(c)	Octopus Automatic Add Value Service, Octopus top-up transactions and reload to PayMe	1 Time of Basic Reward	1 Time x 0.4% = 0.4% RewardCash rebate	HKD12.5 spend = 1 mile
(d)	Online Bill Payment Transactions ⁺	1 Time of Basic Reward	1 Time x 0.4% = 0.4% RewardCash rebate	HKD12.5 spend = 1 mile

* As of October 2021, the latest preferential rate is \$1 RewardCash to 20 miles or points.

Full list of the selected spending categories or merchants as defined under Designated Everyday Spend (“Selected Merchants”) could be found at www.hsbc.com.hk/emrewards, or upon calling our customer service hotline 2233 3000. Selected Merchants are defined according to the merchant code / transaction types as defined by VISA International or a merchant’s acquiring bank. Only

transactions supported by official payment records and made at Selected Merchants are considered as Eligible Transactions. The Bank may add, amend or remove any Selected Merchants from the list at any time without prior notice.

^Local and Overseas Purchases are only Eligible Transactions if they are supported by official payment records and do not fall within category (a), (c) or (d).

+Online bill payments transactions are Eligible Transactions if they are supported by official payment records and are i) bill payment transactions made via HSBC Mobile and Online Banking; or ii) classified as online bill payment transactions according to the merchant codes/transaction types (as defined by VISA International or a merchant's acquiring bank) and made using a bill payment platform as determined by VISA International or the Bank.

Below example illustrates miles earned per HKD1,000 spending under different categories (as defined in Clause 2 above)

Category	Eligible Transactions	Total RewardCash Entitled	Illustration of Miles Entitled (\$1 RewardCash = 20 Miles)	Equivalent Mile Earn Rate
(a)	Designated Everyday Spend	HKD1,000 x 2.5% = \$25 RewardCash	\$25 RewardCash x 20 Miles = 500 Miles	HKD2 spend = 1 mile
(b)	Local and Overseas Purchases	HKD1,000 x 1% = \$10 RewardCash	\$10 RewardCash x 20 Miles = 200 Miles	HKD5 spend = 1 mile
(c) & (d)	Other Eligible Transactions	HKD1,000 x 0.4% = \$4 RewardCash	\$4 RewardCash x 20 Miles = 80 Miles	HKD12.5 spend = 1 mile

3. These are not Eligible Transactions:

- i) Finance and bank charges
- ii) Cash advance and withdrawals under a cash or spending instalment plan
- iii) Tax payment
- iv) Purchases and/or reload of stored value cards or e-Wallets (except for Octopus Automatic Add Value Service, other Octopus top-up transactions and reload to PayMe)
- v) Transactions (including top-up transactions) made via e-Wallets
- vi) Spending types that do not earn RewardCash as defined in RewardCash Programme Terms and Conditions from time to time

4. If a transaction falls within more than one categories of Eligible Transactions as defined in Clause 2(a)-2(d) above, then it will be classified as Eligible Transaction once, according to the following order:

- i) Octopus Automatic Add Value Service, Octopus top-up transactions and reload to PayMe
- ii) Online Bill Payment Transactions
- iii) Designated Everyday Spend
- iv) Local and Overseas Purchases

5. Eligible Transactions shall be determined at the sole and absolute discretion of the Bank. The Bank has no obligation to clarify which transactions are Eligible Transactions or which are eligible for RewardCash before a Cardholder conducts a transaction. If a 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 respective EveryMile Card statement.

6. Transactions which are un-posted, cancelled or subsequently refunded to the Cardholder's EveryMile Card account ("Invalid Transactions") will not be counted as Eligible Transactions. Any RewardCash awarded in respect of Invalid Transactions may be deducted, charged or repayable in accordance with Clause 8.

7. If the Bank determines in its sole discretion that the Cardholder is using its credit card in a fraudulent or an abusive manner then this may result in the Bank suspending and/or forfeiting the Cardholder's eligibility to receive or use the RewardCash under the Reward as well as suspension and/or cancellation of the Cardholder's credit card(s). Examples of such fraudulent or abusive use include a Cardholder:

- i) using a personal credit card for trading, business or commercial purposes; and
- ii) using a credit card to make a transaction or a series of transactions which do not result in a good faith purchase of goods or services or valid bill payment.

8. The Bank may request supporting documents for any underlying transactions to determine whether there has been any fraudulent or abusive use of the credit card. If the Bank determines, in its absolute discretion, that a Cardholder has acted in a fraudulent or abusive manner, or if an Invalid Transaction has occurred, then the Bank may in respect of all such transactions and without further notice to the Cardholder, deduct an amount equal to the value of any

RewardCash awarded in respect of such transactions from: (i) the associated credit card account; and/or (ii) any bank account which the Cardholder has with the Bank. Any RewardCash amount obtained by Cardholder in respect of any fraudulent or abusive use of the credit card shall become immediately due and repayable by the Cardholder to the Bank.

9. The Bank accepts no liability in respect of the quality of the goods and services provided by merchants or any additional offers/discounts which any merchants may or may not offer. Cardholders are advised to check the details and related terms and conditions with the merchants directly.

Additional Terms and Conditions for Complimentary Access to Plaza Premium Lounge & Dining Outlets (“Lounge Offer”)

1. Cardholders can enjoy complimentary access to selected Plaza Premium Lounges and airport dining outlets (collectively, the “Outlet(s)”) operated by Plaza Premium Lounge Management Limited (“Participating Merchant”) for a total of 6 times in the Promotion Period.
2. Cardholders cannot:
 - i) exchange the Lounge Offer for cash, other products, services or discounts or transfer the Lounge Offer; and
 - ii) use the Lounge Offer in conjunction with any other discounts, promotional offers, coupons, cash coupons or VIP card benefits (unless otherwise specified).
3. Each complimentary access means
 - i) (For access to Plaza Premium Lounges) 2 or 3 hours of lounge usage with comfortable seating, food and beverages, Wi-Fi, local/international newspapers and magazines, where the applicable length of lounge usage varies by locations as specified in www.hsbc.com.hk/emplazapremium; or
 - ii) (For access to airport dining outlets) Complimentary meal set for dine-in or takeaway.

The menus of the complimentary meal set and lounge facilities provided by the Outlets vary by locations. Eligible Cardholder should contact the specific Outlet for details.

4. Cardholders are required to present both their physical EveryMile Card and a boarding pass showing a confirmed reservation for same-day or the following day travel at the reception counter of the Outlets for eligibility verification purpose.
5. Please visit www.hsbc.com.hk/emplazapremium for the full list of the Outlets in Hong Kong and at other locations. The full list and respective locations are subject to change without prior notice.
6. Cardholders can bring travel companions into the Plaza Premium Lounge and enjoy 20% discount on entrance fee for each guest (free admission is granted to children under 2 years old). Respective entrance fee and other applicable fee incurred during the use of Lounge Offer will be charged to the EveryMile Card as needed.
7. Lounge Offer shall be terminated immediately upon closure of the Outlets or business shutdown. In case of renovation in any of the Outlets, the Lounge Offer will not be available.
8. The Lounge Offer is subject to these terms and conditions and other terms and conditions stipulated by the Participating Merchant. The Bank and the Participating Merchant can change or cancel the Lounge Offer or amend the terms and conditions. Please check the relevant website for the latest details, service availability and terms and conditions of the Lounge Offer.
9. The Bank shall not be liable for the quality of the services provided by Participating Merchant, and any loss or damage which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained as a result of taking or using the Lounge Offer.
10. In case of disputes arising out of this Lounge Offer, the decision of the Participating Merchant and the Bank shall be final and conclusive.

Additional Terms and Conditions for Complimentary Travel Insurance (“Travel Insurance Offer”)

1. Cardholders could enjoy the Travel Insurance Offer if their trip(s) meet the following criteria:
 - a. Covered trip (“Covered Trip(s)”):

The trip full costs are paid or settled by the covered EveryMile Card, for one or more of the following cost(s):

- i) overseas transportation cost on land, water or air to or from Hong Kong; and/or
- ii) overseas hotel fares for the entire trip; and/or
- iii) overseas tour package cost;

In the event that the Covered Trip is not satisfied but instead one or more of the items (i), (ii) or (iii) above have been acquired with air miles or hotel points as redeemed with the RewardCash earned from EveryMile Card, and any additional costs (including tax and fuel surcharge and any fees which is required to be paid according to any local requirement (if applicable)) must be paid by the Cardholder with EveryMile Card.

- b. Departure date of the Covered Trip must be within the Promotion Period.
 - c. The Covered Trip must commence within a maximum period of 180 days upon the full cost being paid by EveryMile Card
 - d. The Covered Trip must be originating from Hong Kong and ending in Hong Kong, ceasing when the insured person returning and re-entering Hong Kong or up to a maximum of 90 days per Trip, whichever is the earlier. One-way journey from Hong Kong to elsewhere is not covered.
2. Cardholders, their accompanying spouse and dependent(s) who is an unmarried child aged under 24 years old, provided that the child is a full-time student if aged over 21, shall be the eligible insured persons of the Covered Trips.
 3. The Bank is not the insurance underwriter of the Travel Insurance Offer. AXA General Insurance Hong Kong Limited ("AXA") is the insurance underwriter solely responsible for all coverage, exclusions, indemnity and compensation. AXA is not a subsidiary or an affiliate of the Bank.
 4. This terms and conditions is not a policy or contract of insurance. The original policy is on file at the office of HSBC ("Policy"). The Bank shall not be responsible for any matters in relation to the Policy provided. Unless otherwise specified, insurance products are not bank deposits or obligations of, guaranteed or insured by HSBC or any of its affiliates or subsidiaries, or by any local government agency.
 5. Please visit www.hsbc.com.hk/emtravelinsurance for the sum insured table of the Travel Insurance Offer, including the respective details and coverage requirements. Cardholders may call AXA's Customer Services Hotline at (852) 2894 4680 for any enquiries regarding the Travel Insurance Offer and the claim process.
 6. Cardholders will be bound by the terms and conditions for the services and the policy terms and should meet the relevant requirements as may be amended by AXA from time to time. All claims, disputes and complaints should be referred directly to AXA.
 7. When submitting claims, AXA will require Cardholders to provide valid proof of their eligibility. Written notice of a claim must be given to AXA within 31 days upon completion of the Covered Trip.
 8. Final decisions will be made in accordance with the Policy. HSBC and AXA reserve the right to make the final decision on all claims.

To borrow or not to borrow? Borrow only if you can repay!