



Notice of Changes on Terms and Conditions

We are dedicated to making our products and services better. With the objective of improving our customer experience in HSBC Reward+, we are extending the use of HSBC Reward+ to additional cardholders. With effect from 26 February 2024 ("Effective Date"), the following HSBC Reward+ related terms and conditions will be amended with details as set out in the Annex.

- Reward+ Terms & Conditions
- HSBC Reward+ Miles & Travel Privileges – Terms and Conditions
- RewardCash e-Shop Terms & Conditions
- e-Coupon – Terms and Conditions
- HSBC Reward+ RewardCash Conversion to Third Party Loyalty Programme Points Terms and Conditions
- HSBC Reward+ Share RC – Terms and Conditions
- Reward+ Table Booking Terms and Conditions
- HSBC Reward+ Credit Card QR Code™ Payment Terms and Conditions
- Reward+ TravelFree Terms & Conditions

Please note that these amendments shall be binding on you if you continue to use HSBC Reward+ App and related features on or after the Effective Date. If you decline the amendments, you shall stop using the HSBC Reward+ App on or after the Effective Date. For your ease of reference, we have shown key changes in underline.

For enquiries, please contact us through "Chat with us" on HSBC Online Banking or HSBC HK App or HSBC Reward+ App, or call one of our customer service hotlines:

- HSBC Global Private Banking customers: (852) 2233 3033
- HSBC Premier Elite customers: (852) 2233 3033
- HSBC Premier customers: (852) 2233 3322
- Other personal banking customers: (852) 2233 3000

You can obtain a copy of the amended terms and conditions by visiting HSBC's website, HSBC Reward+ App or call one of the above customer service hotlines.

- HSBC Public Website – HSBC Reward+: <https://www.hsbc.com.hk/credit-cards/rewards/app/>

If there is any discrepancy between the English and Chinese versions of this Notice and the Annex, the English version shall prevail.

Thank you for choosing HSBC. It's always a pleasure to serve you.

Wealth and Personal Banking, Hong Kong

January 2024



條款及細則的修改通知

我們致力改善我們的產品及服務。由2024年2月26日(「生效日」)起，我們將擴展開放滙豐Reward+予附屬卡持卡人使用以提升客戶體驗。為此，我們將對以下的條款及細則作出修改(詳情見附件)。

- 使用Reward+之條款及細則
- 滙豐Reward+「飛行里數及旅遊禮遇」條款與細則
- 獎賞錢e-Shop條款及細則
- 電子優惠券條款及細則
- 滙豐Reward+「獎賞錢」兌換為第三方獎賞積分條款與細則
- 滙豐Reward+「分享獎賞錢」- 條款及細則
- Reward+餐廳訂座條款及細則
- 滙豐Reward+信用卡二維碼™付款條款及細則
- 使用Reward+ TravelFree之條款及細則

請注意，如您在生效日期當日或之後繼續使用滙豐Reward+及其相關功能，則表示將受此修改約束。如您拒絕接受該等修改，您應在生效日或之後停止使用滙豐Reward+。為了方便您作參考，我們以底線顯示了主要修改。

如有查詢，請於滙豐網上理財、香港滙豐流動理財應用程式或滙豐Reward+應用程式與我們進行「線上對話」或致電本行的客戶服務熱線。

- 滙豐環球私人銀行客戶：(852) 2233 3033
- 滙豐卓越理財尊尚客戶：(852) 2233 3033
- 滙豐卓越理財客戶：(852) 2233 3322
- 其他個人理財客戶：(852) 2233 3000

您可瀏覽以下滙豐網站、滙豐Reward+應用程式或致電上述本行的客戶服務熱線索取已修改的條款及細則：

- 滙豐網站- 滙豐Reward+：<https://www.hsbc.com.hk/zh-hk/credit-cards/rewards/app/>

本通知及附件的英文版本與中文版本如有任何歧義，概以英文版本為準。

多謝選用滙豐，我們隨時樂意為您服務。

財富管理及個人銀行(香港)

2024年1月



Annex

A. HSBC Reward+ Terms & Conditions

Section	Amendments
Reward+ App In General	<p>The current Clause 3 items 1) to 4) have been renumbered to Clauses 3.1. to 3.4. The renumbered Clause 3.3 has been amended to clarify the “Use RC” function and the RC which a primary or an additional cardholder could use under such function.</p> <p>3.3. <u>“Use RC” function – Cardholders can use RewardCash (also referred as “RC”) in a variety of ways with the Use RC function. For example, you can:</u></p> <ol style="list-style-type: none"> a. <u>redeem products or services;</u> b. <u>convert RC to miles, travel privileges, other merchants or loyalty programmes points;</u> c. <u>share your RC with other Cardholders;</u> d. <u>use RC to pay for transactions or credit card bills if you are a primary cardholder. We'll call this the “Pay with RC” function. You can find out more about the Pay with RC function below; and</u> e. <u>use RC in other ways as we may introduce from time to time.</u> <p><u>Each of the features mentioned above may be subject to separate terms and conditions. When using the Use RC function, please note that if you hold:</u></p> <ol style="list-style-type: none"> f. <u>an additional Card, you will only be able to use the RC earned from your additional Card.</u> g. <u>a primary Card and have an additional Card under your primary Card, you will be able to use RC earned from both the primary and additional Cards.</u> <p>The current Clause 4 has been amended to clarify we may determine from time to time whether additional cardholders under 18 years old can use Reward+ and Clause 4 items 1) to 12) have been renumbered to Clauses 4.1. to 4.12.</p> <p>4. <u>Who can use Reward+?</u></p> <p>Reward+ is for the use of our primary and additional cardholders (“Cardholder”) of the following card types (“Cards”) issued by us in Hong Kong:</p> <ol style="list-style-type: none"> 4.1. HSBC Premier MasterCard Credit Card 4.2. HSBC Visa Signature Card 4.3. HSBC EveryMile Credit Card 4.4. HSBC Red Credit Card 4.5. HSBC Platinum Card 4.6. HSBC Visa Green Card 4.7. HSBC Pulse UnionPay Dual Currency Diamond Credit Card 4.8. HSBC Visa Gold Card 4.9. HSBC MasterCard Gold Card 4.10. HSBC Visa Classic Card 4.11. HSBC UnionPay Dual Currency Credit Card 4.12. HSBC MasterCard Classic Card <p><u>We may, in our discretion and from time to time, determine whether additional cardholders under 18 years old can use Reward+. Please visit Reward+, our website or our social media for the latest details.</u></p>

Section	Amendments						
Reward+ App In General	<p>The current Clause 5 has been amended to clarify the Reward+ functions that are available for primary cardholders and additional cardholders respectively.</p> <p>5. If I'm a Cardholder, am I eligible to use all the four functions on Reward+?</p> <p>That will depend on whether you are 1) a primary or additional cardholder, 2) registered for HSBC Personal Internet Banking ("PIB"), and 3) <u>are aged 18 or above or not.</u></p> <p>Unless otherwise specified, primary cardholders can use all the four functions of Reward+, provided that their credit card account(s) is valid and in good standing. <u>Additional cardholders who are aged 18 or above can use all four functions of Reward+, except for "Pay with RC" under "Use RC" and "My Installment" under "Account", provided that the corresponding primary Card account(s) and the additional Card account(s) are valid and in good standing.</u> However, to use the "Use RC" and "Account" functions, you must be registered for PIB. If you are not, you can register one at www.hsbc.com.hk.</p> <p><u>For additional cardholders who are aged below 18, please visit Reward+, our website or our social media for the latest details on whether Reward+ functions are available to you.</u></p> <p>The Clauses below have been renumbered:</p> <table border="1" data-bbox="472 703 1426 819"> <thead> <tr> <th data-bbox="472 703 948 741">Current Clause Number</th> <th data-bbox="956 703 1426 741">Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="472 741 948 779">Clause 2 items 1) to 5)</td> <td data-bbox="956 741 1426 779">2.1. to 2.5.</td> </tr> <tr> <td data-bbox="472 779 948 819">Clause 9 items 1) to 3)</td> <td data-bbox="956 779 1426 819">9.1. to 9.3.</td> </tr> </tbody> </table>	Current Clause Number	Renumbered Clause Number	Clause 2 items 1) to 5)	2.1. to 2.5.	Clause 9 items 1) to 3)	9.1. to 9.3.
Current Clause Number	Renumbered Clause Number						
Clause 2 items 1) to 5)	2.1. to 2.5.						
Clause 9 items 1) to 3)	9.1. to 9.3.						
"Offers" function	<p>The current Clause 1 has been amended to clarify whether additional cardholders can register for Card Promotion Offer via Reward+.</p> <p>1. If I have more than one card, and I want a Card Promotion Offer to apply to all of my cards, do I need to make a separate registration for each card?</p> <p>Once you have successfully registered one of your Cards with the Card Promotion Offer on "Offers", your other primary Card(s) <u>and/or your additional Card(s)</u> that is/are eligible for the promotions will be automatically registered too.</p> <p><u>Additional cardholders may register for the Card Promotion Offer if your additional Cards are eligible for such offer.</u></p>						
"Pay with RC" function	<p>The current Clause 1 has been amended to clarify that "Pay with RC" is an exclusive function for primary cardholder.</p> <p>1. What is "Pay with RC"?</p> <p><u>"Pay with RC" is an exclusive function for primary cardholders in Reward+. It allows primary cardholders to use RC to pay their credit card bills and transactions. It forms part of the benefits and arrangement under our RewardCash Programme and is subject to the RewardCash Programme Terms and Conditions. You can access these Terms and Conditions within Reward+ at any time via the "Settings" page before or after you have logged in.</u></p> <p>You must check and ensure all information you submitted relating to your Pay with RC instruction is correct. We may have to delay acting or refuse to act on an instruction if we are aware or suspicious of a breach of security or other suspicious circumstances relating to your accounts or use of Reward+. We are not liable for any delay or refusal to act in these circumstances.</p> <p>The current Clause 2 has been amended to provide better clarity. The current Clause 2 items 1) to 2) have been renumbered to Clauses 2.1. to 2.2.</p> <p>2. If I am a primary cardholder, will I be allowed to use the RC earned by the additional Cards under my primary Card?</p> <p>Primary cardholders are allowed to view and use all RC under their primary credit card account, which includes:</p> <p>2.1. <u>Primary Card</u> under your name; and</p> <p>2.2. <u>Additional Card</u> under your <u>primary Card</u> account.</p> <p>The following new Clause 3 has been added to clarify the RC that can be used by additional cardholder.</p> <p>3. If I am an additional cardholder, will I be allowed to use the RC earned by the corresponding primary Card?</p> <p><u>Additional cardholder can only view and use all the RC under your additional Card. You will not be able to view and use the RC earned by the corresponding primary Card.</u></p>						

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Section	Amendments								
"Pay with RC" function	<p>The current Clause 3 has been renumbered to Clause 4 and amended to clarify which credit cards can earn RC eligible for use in Pay with RC.</p> <p>4. If I do not have sufficient RC for full settlement of my current statement balance or an individual transaction, can I still use "Pay with RC" to partially settle such balance or transaction?</p> <p>Yes, you can use "Pay with RC" to partially settle your current statement balance or an individual transaction. If you are a primary cardholder, all unused RC earned with <u>your primary Card(s) and additional Card(s) under your primary Card(s)</u> will be pooled and shown on Reward+. <u>All RC earned by Hong Kong dollar credit card(s) issued by the Bank and the RC earned by the transactions made in Hong Kong dollar under the HSBC Pulse UnionPay Dual Currency Diamond Credit Card and HSBC UnionPay Dual Currency Credit Card can be used in the "Pay with RC" function for paying a statement or transaction and you can always adjust the RC amount you would like to use to pay a statement or transaction in full or partially with your total unused RC.</u> Your credit card account must be valid and in good standing in order to be eligible to use this "Pay with RC" function.</p>								
	<p>The current Clause 6 has been renumbered to Clause 7 and amended to clarify that only primary cardholder can use Pay with RC.</p> <p>7. If I own more than one HSBC credit card, how will the RC on each card be applied when I use "Pay with RC"?</p> <p>The default position is that RC that expires first will be used first to pay the statement or transaction that you have indicated to pay with RC. <u>Primary cardholders</u> may, however, manually adjust the amount of RC they wish to use to completely or partially pay a statement or transaction.</p>								
	<p>The current Clause 10 has been renumbered to Clause 11 and amended to clarify the content in this Clause is only applicable to primary cardholders.</p> <p>11. In what circumstances will I not be allowed to use "Pay with RC"?</p> <p><u>Primary cardholders</u> have to ensure that their credit card accounts are valid and in good standing. Otherwise, you will not be eligible to use any of the functions on Reward+ (including the "Pay with RC" function). We have the right to determine whether you are eligible to use any of the functions on Reward+ based on our record. If there is any discrepancy between the records held by the Cardholders and us, our record will be conclusive and binding on the Cardholders.</p>								
	<p>The Clauses below have been renumbered:</p> <table border="1" data-bbox="472 1193 1426 1346"> <thead> <tr> <th data-bbox="472 1193 948 1227">Current Clause Number</th> <th data-bbox="956 1193 1426 1227">Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="472 1238 948 1272">Clause 4 to 14</td> <td data-bbox="956 1238 1426 1272">5 to 15</td> </tr> <tr> <td data-bbox="472 1283 948 1317">Clause 9 items 1) to 2)</td> <td data-bbox="956 1283 1426 1317">10.1. to 10.2.</td> </tr> <tr> <td data-bbox="472 1328 948 1346">Clause 13 items 1) to 3)</td> <td data-bbox="956 1328 1426 1346">14.1. to 14.3.</td> </tr> </tbody> </table>	Current Clause Number	Renumbered Clause Number	Clause 4 to 14	5 to 15	Clause 9 items 1) to 2)	10.1. to 10.2.	Clause 13 items 1) to 3)	14.1. to 14.3.
	Current Clause Number	Renumbered Clause Number							
Clause 4 to 14	5 to 15								
Clause 9 items 1) to 2)	10.1. to 10.2.								
Clause 13 items 1) to 3)	14.1. to 14.3.								
"Account" function	<p>The phrase "since Dec 2017" has been deleted from current Clause 1 as this date is irrelevant.</p> <p>1. For how long will my RewardCash earning, redemption and expiry records be shown in "RewardCash summary"?</p> <p>You can view your RewardCash earning and redemption records by using the "Account" function of Reward+. Records of the most recent 12 months will be shown. Also, information on RC that are going to expire will also be shown. The records on Reward+ are updated instantly, so there might be discrepancies between the RC amount on e-statement/paper statement and that shown under "Account" on Reward+.</p>								
	<p>The current Clause 2 has been amended to clarify that only primary cardholder can view the statement balance and account balance in Reward+.</p> <p>2. What do "Statement balance" and "Account balance" shown in "Account" mean?</p> <p>"Statement balance" is the amount you need to pay before the statement due date in order to fully settle your current statement. The statement balance shown in "Account" will not change regardless of payments.</p> <p>"Account balance" is the total amount you owe. It is different from statement balance as it takes into account a) those transactions in your current statement, b) those to be billed in the next month's statement and c) any payments you have made by cash and/or "Pay with RC" before the coming statement due date.</p> <p><u>Both the statement balance and account balance can only be viewed by primary cardholder in Reward+.</u></p>								

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Section	Amendments
"Account" function	<p>The phrase "starting from Dec 2017" and "since Dec 2017" have been deleted from current Clause 3 as this date is irrelevant. The current Clause 3 has been amended to clarify the differences between the "RewardCash Summary" that can be viewed by primary and additional cardholder.</p> <p>3. What do the RC earning and redemption records in "RewardCash summary" tell you?</p> <p><u>For primary cardholder</u>, the earning and redemption records give an overview of where you earned and used your RewardCash from all your primary Cards and <u>the additional Cards under your primary Cards</u>. Records of the most recent 12 months will be shown.</p> <p><u>For additional cardholder</u>, you may see the RC earned by your additional Card and the redemption record related to your Card. This includes <u>the redemption done by you, and the RC earned under your Card which is used by your primary cardholder</u>. However, you cannot see any other earning and redemption records of the corresponding primary Card that are not related to your additional Card.</p>

B. HSBC Reward+ Miles & Travel Privileges – Terms and Conditions

Section	Amendments
Clause 4	<p>The current Clause 4.5. has been amended to clarify the RC allocation logic for converting RC into miles or travel privileges.</p> <p>4.5. You must be a holder of an eligible HSBC Hong Kong <u>primary and/or additional credit card(s)</u> as specified in the HSBC Reward+ Terms and Conditions.</p> <p>4.5.1. <u>If you hold more than 1 eligible credit card and want to convert your RC into miles or travel privileges, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.</u></p> <p>4.5.2. If you are holding HSBC EveryMile Credit Card only, you can only use the RC in the HSBC EveryMile Credit Card account to convert into miles and travel privileges at the preferential rate. If you are holding HSBC EveryMile Credit Card and other eligible <u>primary and/or additional cards</u>, please note that you cannot combine the RC in other eligible <u>primary and/or additional cards</u> to redeem miles and travel privileges at the preferential rate. Please note that the preferential rate may be subject to change from time to time.</p>
Clause 7	<p>The current Clause 7.1. has been amended to clarify that both primary and additional cardholders can use Miles & Travel Privileges function.</p> <p>7.1. The Miles & Travel Privileges function is available to <u>primary and/or additional cardholders</u> of the valid HSBC HK credit card types as specified in the HSBC Reward+ Terms and Conditions.</p>

C. RewardCash e-Shop Terms & Conditions

Section	Amendments
Clause 6	<p>The current Clause 6 items (a) to (c) have been renumbered to Clause 6.1. to 6.3. The renumbered Clause 6.1. has been amended to clarify the concept of loyalty discount in RewardCash e-Shop.</p> <p>6.1. <u>Loyalty discounts are available from time to time. A "loyalty discount" is a discount on the observed retail price of an item. The loyalty discount is based on the number of years elapsed since we issued your first personal credit card. This could be your primary credit card or your additional credit card. The credit card must be valid and in good standing.</u></p>

Section	Amendments						
Clause 7	<p>The following Clause 7.1. to 7.2. have been added to clarify:</p> <ul style="list-style-type: none"> • how RC is allocated and used when redeeming e-Shop items with RC only; and • how RC is allocated and used along with the accompanying settlement process when redeeming e-Shop items with both RC and credit card payment. <p>7. You must be a holder of an eligible HSBC Hong Kong primary and/or additional credit card(s) as specified in the HSBC Reward+ Terms and Conditions.</p> <p>7.1. <u>If you are redeeming an e-Shop item using RC only:</u> If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.</p> <p>7.2. <u>If you are redeeming an e-Shop item using RC and credit card payment:</u> First, you'll need to specify the RC amount you would like to use for the redemption. If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of redemption. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Then, the remaining balance must be settled with a HSBC credit card to complete the redemption. The credit card(s) must be valid and in good standing. Please note you always have the option to edit the allocation in Reward+.</p> <p>The following Clause 7.3. has been added to clarify the redemption requirement for items that are exclusive to certain credit cards only.</p> <p>7.3. <u>Items exclusive to certain credit card(s) can only be redeemed using such eligible credit card(s). If you are redeeming items with RC and credit card payment, you must settle the balance with such eligible credit card(s). The credit card(s) must be valid and in good standing.</u></p>						
Clause 2, 7-13	<p>The Clauses below have been renumbered:</p> <table border="1"> <thead> <tr> <th>Current Clause Number</th> <th>Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td>Clause 2 items 1. to 2.</td> <td>2.1. to 2.2.</td> </tr> <tr> <td>Clause 7 to 13</td> <td>8 to 14</td> </tr> </tbody> </table>	Current Clause Number	Renumbered Clause Number	Clause 2 items 1. to 2.	2.1. to 2.2.	Clause 7 to 13	8 to 14
Current Clause Number	Renumbered Clause Number						
Clause 2 items 1. to 2.	2.1. to 2.2.						
Clause 7 to 13	8 to 14						

D. e-Coupon Terms and Conditions

Section	Amendments
Clause 5	<p>The following Clause 5 has been added to clarify:</p> <ul style="list-style-type: none"> • how RC is allocated and used when redeeming e-Coupon with RC only; and • how RC is allocated and used along with the accompanying settlement process when redeeming e-Coupon with both RC and credit card payment. <p>5. You must be a holder of an eligible HSBC Hong Kong primary and/or additional credit card(s) as specified in the HSBC Reward+ Terms and Conditions.</p> <p>5.1. <u>If you are redeeming an e-Coupon using RC only:</u> If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.</p> <p>5.2. <u>If you are redeeming an e-Coupon using RC and credit card payment:</u> First, you'll need to specify the RC amount you would like to use for the redemption. If you hold more than 1 eligible credit card, we'll use RC that expires first at the time of redemption. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Then, the remaining balance must be settled with a HSBC credit card to complete the redemption. The credit card(s) must be valid and in good standing. Please note you always have the option to edit the allocation in Reward+.</p>

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Clause 6	<p>The current Clause 5 has been renumbered to Clause 6 and amended to clarify the redemption requirement for e-coupons that are exclusive to certain credit cards only.</p> <p>6. <u>E-Coupons exclusive to certain credit card(s) can only be redeemed using such eligible credit card(s). If you are redeeming e-coupon with RC and credit card payment, you must settle the balance with such eligible credit card(s). The credit card(s) must be valid and in good standing.</u></p>					
Clause 6-11	<p>The Clauses below have been renumbered:</p> <table border="1"> <thead> <tr> <th>Current Clause Number</th> <th>Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td>Clause 6 to 11</td> <td>7 to 12</td> </tr> </tbody> </table>		Current Clause Number	Renumbered Clause Number	Clause 6 to 11	7 to 12
Current Clause Number	Renumbered Clause Number					
Clause 6 to 11	7 to 12					

E. HSBC Reward+ RewardCash Conversion to Third Party Loyalty Programme Point Terms and Conditions

Section	Amendments
Clause 4	<p>The current Clause 4.3. has been amended to clarify the RC allocation logic for converting RC into Loyalty Programme Points.</p> <p>4.3. You must be a holder of an eligible HSBC Hong Kong <u>primary and/or additional credit card(s)</u> as specified in the HSBC Reward+ Terms and Conditions.</p> <p>4.3.1. <u>If you hold more than 1 eligible credit card and want to convert your RC into Loyalty Programme Points, we'll use RC that expires first at the time of conversion. This applies to all RC accrued with your primary card(s) and additional card(s) (e.g., additional card under your primary card or your additional card). Please note you always have the option to edit the allocation in Reward+.</u></p>
Clause 7	<p>The current Clause 7.1. has been amended to clarify that both primary and additional Cardholder can use Convert RC function.</p> <p>7.1. The RC Conversion function is available to <u>primary and/or additional cardholders</u> of the valid HSBC HK credit card types as specified in the HSBC Reward+ Terms and Conditions.</p>

F. HSBC Reward+ Share RC – Terms and Conditions

Section	Amendments								
Clause 1-2	<p>The Clauses below have been renumbered:</p> <table border="1"> <thead> <tr> <th>Current Clause Number</th> <th>Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td>Clause 1 items 1. to 2.</td> <td>1.1. and 1.2.</td> </tr> <tr> <td>Clause 1 item 1. sub-clauses 1. and 2.</td> <td>1.1.1. to 1.1.2.</td> </tr> <tr> <td>Clause 2 items 1. to 2.</td> <td>2.1. to 2.2.</td> </tr> </tbody> </table>	Current Clause Number	Renumbered Clause Number	Clause 1 items 1. to 2.	1.1. and 1.2.	Clause 1 item 1. sub-clauses 1. and 2.	1.1.1. to 1.1.2.	Clause 2 items 1. to 2.	2.1. to 2.2.
Current Clause Number	Renumbered Clause Number								
Clause 1 items 1. to 2.	1.1. and 1.2.								
Clause 1 item 1. sub-clauses 1. and 2.	1.1.1. to 1.1.2.								
Clause 2 items 1. to 2.	2.1. to 2.2.								
Clause 3	<p>The following Clauses have been renumbered:</p> <table border="1"> <thead> <tr> <th>Current Clause Number</th> <th>Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td>Clause 3 item 1.</td> <td>3.1.</td> </tr> <tr> <td>Clause 3 item 1. sub-clauses 1. and 2.</td> <td>3.1.1. and 3.1.2.</td> </tr> </tbody> </table> <p>Amendments have been made to the renumbered Clauses 3.1.1. and 3.1.2. to clarify that both primary and additional card can receive RC shared by others.</p> <p>3.1. Notwithstanding the provisions in the RewardCash Programme Terms and Conditions,</p> <p>3.1.1. By registering for the Share RC function, you will be able to transfer the RC that you have earned on your HSBC credit card account(s) to the credit card account of another HSBC <u>primary or additional cardholder</u> in Hong Kong; and</p> <p>3.1.2. The HSBC <u>primary or additional cardholder</u> recipient will receive the RC transferred by you without registering for the Share RC function.</p>	Current Clause Number	Renumbered Clause Number	Clause 3 item 1.	3.1.	Clause 3 item 1. sub-clauses 1. and 2.	3.1.1. and 3.1.2.		
Current Clause Number	Renumbered Clause Number								
Clause 3 item 1.	3.1.								
Clause 3 item 1. sub-clauses 1. and 2.	3.1.1. and 3.1.2.								

Section	Amendments						
<p>Clause 4</p>	<p>The follow Clauses have been renumbered:</p> <table border="1" data-bbox="477 241 1422 315"> <thead> <tr> <th data-bbox="477 241 948 275">Current Clause Number</th> <th data-bbox="956 241 1422 275">Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="477 286 948 315">Clause 4 items 1. to 4.</td> <td data-bbox="956 286 1422 315">4.1. to 4.4.</td> </tr> </tbody> </table> <p>Amendment has been made to the renumbered Clause 4.2. to clarify that both primary and additional cardholder can use Share RC function.</p> <p>4.2. As part of the registration for Share RC you will need to ensure the personal details (i.e. your mobile phone number and e-mail address) that you are maintaining on our bank record are up-to-date and valid; and you have a valid HSBC <u>primary or additional credit card</u>. If needed, you can update your personal details any time through HSBC Personal Internet Banking website.</p> <p>Amendments has been made to the renumbered Clause 4.3. to clarify that both the corresponding primary card and your additional card status will affect whether you can use the Share RC function.</p> <p>4.3. <u>Primary and additional cardholders may only use the Share RC function if the designated card account is valid and in good standing. If the primary card of your additional card is not valid or in good standing, you will not be able to use the Share RC function with your additional card.</u></p>	Current Clause Number	Renumbered Clause Number	Clause 4 items 1. to 4.	4.1. to 4.4.		
Current Clause Number	Renumbered Clause Number						
Clause 4 items 1. to 4.	4.1. to 4.4.						
<p>Clause 5</p>	<p>The following Clauses have been renumbered:</p> <table border="1" data-bbox="477 763 1422 875"> <thead> <tr> <th data-bbox="477 763 948 797">Current Clause Number</th> <th data-bbox="956 763 1422 797">Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="477 797 948 831">Clause 5 items 1. to 6.</td> <td data-bbox="956 797 1422 831">5.1. to 5.6.</td> </tr> <tr> <td data-bbox="477 831 948 875">Clause 5 item 3. sub-clauses 1. to 2.</td> <td data-bbox="956 831 1422 875">5.3.1. to 5.3.2.</td> </tr> </tbody> </table> <p>Amendment has been made to the renumbered Clause 5.3.2. to clarify that holding either primary or additional Card can register for Share RC.</p> <p>5.3.2. A valid HSBC Hong Kong <u>primary or additional credit card</u> in order to send and receive RC.</p>	Current Clause Number	Renumbered Clause Number	Clause 5 items 1. to 6.	5.1. to 5.6.	Clause 5 item 3. sub-clauses 1. to 2.	5.3.1. to 5.3.2.
Current Clause Number	Renumbered Clause Number						
Clause 5 items 1. to 6.	5.1. to 5.6.						
Clause 5 item 3. sub-clauses 1. to 2.	5.3.1. to 5.3.2.						
<p>Clause 6</p>	<p>The current Clause 6 item 1. has been renumbered to Clause 6.1. and has been amended to clarify that both primary and additional Card are eligible for Share RC.</p> <p>6.1. Share RC is available to <u>primary and additional cardholders</u> of the valid credit card types as specified in the Reward+ Terms and Conditions.</p>						
<p>Clause 7</p>	<p>The following Clauses have been renumbered:</p> <table border="1" data-bbox="477 1189 1422 1301"> <thead> <tr> <th data-bbox="477 1189 948 1223">Current Clause Number</th> <th data-bbox="956 1189 1422 1223">Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td data-bbox="477 1223 948 1256">Clause 7 items 1. to 9.</td> <td data-bbox="956 1223 1422 1256">7.1. to 7.9.</td> </tr> <tr> <td data-bbox="477 1256 948 1301">Clause 7 item 3. sub-clause 1.</td> <td data-bbox="956 1256 1422 1301">7.3.1.</td> </tr> </tbody> </table> <p>Amendment has been made to the renumbered Clause 7.3. to clarify that the Share RC recipient is required to have either primary card or additional card.</p> <p>7.3. To send RC, the recipient is required to have a valid <u>primary or additional credit card</u> and are maintaining valid e-mail address and mobile phone number on our bank record.</p> <p>Amendment has been made to the renumbered Clause 7.9. to set either eligible primary or additional card as default credit card, except for HSBC EveryMile Credit Card.</p> <p>7.9. For HSBC EveryMile Credit Card holders, please note that you can set HSBC EveryMile Credit Card as the default credit card for sending RC only. You can't receive RC from others with the HSBC EveryMile Credit Card. To receive RC shared by others through the Share RC function, you can set another eligible <u>primary or additional card</u> as the default credit card.</p>	Current Clause Number	Renumbered Clause Number	Clause 7 items 1. to 9.	7.1. to 7.9.	Clause 7 item 3. sub-clause 1.	7.3.1.
Current Clause Number	Renumbered Clause Number						
Clause 7 items 1. to 9.	7.1. to 7.9.						
Clause 7 item 3. sub-clause 1.	7.3.1.						
<p>Clause 8</p>	<p>The current Clause 8 items 1. to 4. have been renumbered to Clauses 8.1. to 8.4. The renumbered Clauses 8.1 and 8.3. have been amended to align the terminology in Reward+.</p> <p>8.1. We will display the total amount of RC that you have received through Share RC in the '<u>Received from others</u>' category on the 'Earned' tab within the 'RewardCash Summary' page. You may also view a detailed breakdown of each transaction by navigating to the 'Share RC' category.</p> <p>8.3. We will display the total amount of RC that you have sent through Share RC in the '<u>Sent to others</u>' category on the 'Used' tab within the 'RewardCash Summary' page. You may also view a detailed breakdown of each transaction by navigating to the 'Share RC' category.</p>						

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

Section	Amendments														
Clause 9-13	The Clauses below have been renumbered:														
	<table border="1"> <thead> <tr> <th>Current Clause Number</th> <th>Renumbered Clause Number</th> </tr> </thead> <tbody> <tr> <td>Clause 9 items 1. to 3.</td> <td>9.1. to 9.3.</td> </tr> <tr> <td>Clause 10 items 1. to 2.</td> <td>10.1. to 10.2.</td> </tr> <tr> <td>Clause 11 items 1. to 2.</td> <td>11.1. to 11.2.</td> </tr> <tr> <td>Clause 11 item 2. sub-clauses 1. to 4.</td> <td>11.2.1. to 11.2.4.</td> </tr> <tr> <td>Clause 12 item 1.</td> <td>12.1.</td> </tr> <tr> <td>Clause 13 item 1.</td> <td>13.1.</td> </tr> </tbody> </table>	Current Clause Number	Renumbered Clause Number	Clause 9 items 1. to 3.	9.1. to 9.3.	Clause 10 items 1. to 2.	10.1. to 10.2.	Clause 11 items 1. to 2.	11.1. to 11.2.	Clause 11 item 2. sub-clauses 1. to 4.	11.2.1. to 11.2.4.	Clause 12 item 1.	12.1.	Clause 13 item 1.	13.1.
	Current Clause Number	Renumbered Clause Number													
	Clause 9 items 1. to 3.	9.1. to 9.3.													
	Clause 10 items 1. to 2.	10.1. to 10.2.													
	Clause 11 items 1. to 2.	11.1. to 11.2.													
	Clause 11 item 2. sub-clauses 1. to 4.	11.2.1. to 11.2.4.													
Clause 12 item 1.	12.1.														
Clause 13 item 1.	13.1.														

G. Reward+ Table Booking Terms and Conditions

Section	Amendments
Clause 5	<p>The current Clause 5.1. has been amended to clarify that both primary and additional cardholders can use Table Booking in Reward+.</p> <p>5.1. Table Booking is available to <u>primary and additional cardholders</u> of valid credit card types as specified in Reward+ Terms and Conditions.</p>

H. HSBC Reward+ Credit Card QR Code™ Payment Terms and Conditions

Section	Amendments
Clause 5	<p>The current Clauses 5.1.1. and 5.2. have been amended to clarify that both primary and additional cardholders can use QR code payment in Reward.</p> <p>5.1.1. You must be a holder of an eligible HSBC Hong Kong <u>primary or additional credit card</u> as specified in the HSBC Reward+ Terms and Conditions, and maintain an HSBC credit card with good standing eligible to make QR code payments as determined at HSBC's sole discretion;</p> <p>5.2. The QR code payment function will be activated for all your eligible <u>primary and/or additional</u> credit cards under your name.</p>

I. Reward+ TravelFree Terms & Conditions

Section	Amendments
Clause 4	<p>The current Clause 4 has been amended to clarify that both primary and additional cardholders can use TravelFree, unless otherwise specified.</p> <p>4. Which credit card is eligible for TravelFree?</p> <p>All credit card types eligible to use HSBC Reward+ App ("Reward+") as specified in Reward+ Terms & Conditions can use TravelFree. The TravelFree setting will be applicable to the <u>primary and additional cards</u> of the eligible card types, <u>unless otherwise specified</u>.</p>
Clause 11	<p>The current Clause 11 has been amended to clarify that Monthly OverSpending Cap can only be set by primary cardholder.</p> <p>11. What is Monthly Overseas Spending Cap ("Cap")?</p> <p>The Cap is referring to the monthly overseas spending limit for card-present transactions conducted outside Hong Kong within a calendar month based on Hong Kong time zone. <u>The Cap can be set by primary cardholders only.</u></p> <p>A 5% buffer will be automatically built-in on top of the Cap you set. The Cap together with the buffer ("Total Cap") cannot exceed the credit limit of the selected card. We may change the buffer percentage from time to time. Please kindly refer to the notes we specify when you set up the Cap.</p> <p>Once your overseas spending meets the Total Cap, subsequent overseas transaction will not be approved.</p>



附件

甲 · 使用Reward+之條款及細則

部分	修訂
有關Reward+應用程式	<p>原來的第3條之第1)至4)項已重新編號為第3.1.條至第3.4.條。重新編號的第3.3.條已被修改以清晰說明「使用RC」功能，及主卡或附屬卡持卡人分別可以於該功能內使用哪些「獎賞錢」。</p> <p>3.3. <u>「使用RC」功能 – 信用卡持卡人可透過多種方式去使用您的「獎賞錢」，例如您可以：</u></p> <ul style="list-style-type: none">a. <u>換領禮品及服務；</u>b. <u>兌換「獎賞錢」成飛行里數及旅遊禮遇、其他商戶或獎賞計劃的積分；</u>c. <u>分享「獎賞錢」給其他滙豐信用卡持卡人；</u>d. <u>若您為主卡持卡人，您可以用「獎賞錢」繳付個別交易或結單的結欠（「賞付款」）。此功能的詳情請參閱下文；及</u>e. <u>以本行可能會不時推出的其他方式使用「獎賞錢」。</u> <p><u>以上提及的各個使用「獎賞錢」方法將受各自的條款及細則約束。</u></p> <p><u>當運用「使用RC」功能時，請注意：</u></p> <ul style="list-style-type: none">f. <u>如您持有附屬卡，您只可以使用由此附屬卡所賺取的「獎賞錢」。</u>g. <u>如您持有主卡，且主卡下有附屬卡，您可以使用由主卡及附屬卡所賺取的「獎賞錢」。</u> <p>原來的第4條已被修改以清晰說明我們可能會不時決定18歲以下的附屬卡持卡人是否能使用Reward+，及原來的第4條之第1)至12)項已重新編號為第4.1.條至第4.12.條。</p> <p>4. 誰可以使用Reward+？</p> <p>Reward+ 適用於持有以下由香港上海滙豐銀行有限公司發出的個人信用卡（「信用卡」）之主卡及附屬卡持卡人（「持卡人」），其中包括：</p> <ul style="list-style-type: none">4.1. 滙豐卓越理財信用卡4.2. 滙豐Visa Signature卡4.3. 滙豐EveryMile信用卡4.4. 滙豐Red信用卡4.5. 滙豐白金信用卡4.6. 滙豐Green信用卡4.7. 滙豐Pulse銀聯雙幣鑽石信用卡4.8. 滙豐滙財金卡4.9. 滙豐萬事達金卡4.10. 滙豐滙財金卡4.11. 滙豐銀聯雙幣信用卡4.12. 滙豐萬事達卡 <p><u>本行可能會不時酌情決定18歲以下的附屬卡持卡人是否能夠使用Reward+。請瀏覽Reward+、滙豐網站或滙豐社交平臺以了解最新詳情。</u></p>

借定唔借？還得到先好借！

由香港上海滙豐銀行有限公司刊發

部分	修訂						
有關Reward+應用程式	<p>原來的第5條已被修改以清晰說明Reward+內的哪些功能分別適用於主卡持卡人及附屬卡持卡人。</p> <p>5. 若我是滙豐信用卡持卡人，我可以使用Reward+內的所有功能嗎？</p> <p>能否使用Reward+內的所有功能要視乎您是否1)主卡或附屬卡持卡人，2)已登記滙豐個人網上理財，3) 及是否18歲或以上。</p> <p>除非另有說明，否則主卡持卡人在信用卡賬戶為有效及信用狀況良好的情況下，便可以使用Reward+內的所有功能。18歲或以上的附屬卡持卡人可使用除「使用RC」中的「賞付款」及「賬戶」中的「我的分期計劃」外的Reward+的所有4種功能，前提是其附屬卡信用卡賬戶及其相關主卡信用卡賬戶為有效及信用良好。其中「使用RC」及「賬戶」功能，持卡人需使用個人網上理財登入現有的賬戶才可使用。若未能通過個人網上理財處理賬戶，可透過www.hsbc.com.hk登記。</p> <p>18歲以下的附屬卡持卡人如欲知道您能否使用Reward+的功能，請留意於Reward+、滙豐網站或滙豐社交平臺內所刊登的最新詳情。</p> <p>下列的條款已重新編號：</p> <table border="1" data-bbox="475 696 1423 813"> <thead> <tr> <th data-bbox="475 696 948 736">原來的條款編號</th> <th data-bbox="948 696 1423 736">更新的條款編號</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 736 948 777">第2條之第1)至5)項</td> <td data-bbox="948 736 1423 777">2.1. 至2.5.</td> </tr> <tr> <td data-bbox="475 777 948 813">第9條之第1)至3)項</td> <td data-bbox="948 777 1423 813">9.1. 至 9.3.</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第2條之第1)至5)項	2.1. 至2.5.	第9條之第1)至3)項	9.1. 至 9.3.
原來的條款編號	更新的條款編號						
第2條之第1)至5)項	2.1. 至2.5.						
第9條之第1)至3)項	9.1. 至 9.3.						
「禮遇」功能	<p>原來的第1條已被修改以清晰說明附屬卡持卡人能否透過Reward+登記信用卡優惠。</p> <p>1. 我想我所有的信用卡都能同時使用一項信用卡優惠，我需要每張卡都分別登記一次嗎？</p> <p>只要您在「禮遇」功能中成功登記某項信用卡優惠一次，您名下所有合資格之主卡及/或附屬卡將自動登記該信用卡優惠。</p> <p>如您的附屬卡符合參與有關信用卡優惠資格，您可以登記該信用卡優惠。</p>						
「賞付款」功能	<p>原來的第1條已被修改以清晰說明「賞付款」功能是主卡持卡人的獨有功能。</p> <p>1. 什麼是「賞付款」？</p> <p>「賞付款」為Reward+內只適用於主卡持卡人的獨有功能。主卡持卡人可以用「獎賞錢」繳付信用卡結單或個別交易之結欠。同時亦為「獎賞錢」計劃下的不同優惠、計劃或安排之一，因此須受「獎賞錢」計劃之條款及細則約束。您可在登入個人理財前或登入後於Reward+的「設定」頁面內查閱有關之條款及細則。請檢查並確保您於「賞付款」頁面內提供之資料及指示均為正確，若本行發現有關您戶口或使用Reward+時有可疑或違反保安守則之情況，本行有權推遲或拒絕執行您的指示，而且對此並不負責。</p> <p>原來的第2條已被修改以作更清晰說明，及原來的第2條之第1)至2)項已重新編號為第2.1.條至第2.2.條。</p> <p>2. 若我是滙豐主卡信用卡持卡人，我可以使用在我的主卡下之附屬卡內之「獎賞錢」嗎？</p> <p>主卡信用卡持卡人可查閱及使用其主卡賬戶下的所有「獎賞錢」，其中包括：</p> <p>2.1. 名下之主卡；及</p> <p>2.2. 主卡賬戶下之附屬卡</p> <p>新增以下的第3條以清晰說明附屬卡持卡人能使用哪些「獎賞錢」。</p> <p>3. 若我是滙豐附屬卡信用卡持卡人，我可以使用由我的附屬卡之相關主卡所賺取的「獎賞錢」嗎？</p> <p>附屬卡持卡人只可查閱及使用您的附屬卡之「獎賞錢」。但您並不可以查閱及使用相關主卡所賺取的「獎賞錢」。</p>						

部分	修訂								
<p>「賞付款」功能</p>	<p>原來的第3條已重新編號為第4條，並已被修改以清晰說明哪些信用卡能賺取適用於「賞付款」使用的「獎賞錢」。</p> <p>4. 若我的「獎賞錢」不足以全數繳付結單或個別交易之結欠，我可否繼續使用「賞付款」繳付結單或個別交易之部份結欠？</p> <p>可以。您可以使用「賞付款」繳付部份最近期結單或個別交易之結欠。若您是主卡持卡人，所有在您的主卡或您的主卡下之附屬卡內已賺取而未用之「獎賞錢」總額均會顯示於Reward+內。所有由本行發出的港幣信用卡所賺取及透過滙豐Pulse銀聯雙幣鑽石信用卡及滙豐銀聯雙幣信用卡進行簽賬並以港幣結算的交易所賺取而未用之「獎賞錢」均可透過「賞付款」功能用於繳付結單或個別交易結欠，您亦可隨時根據自己的選擇手動調整「獎賞錢」數目。只要主卡持有人的信用卡賬戶仍有效及信用狀況良好便可以使用「賞付款」功能。</p> <p>原來的第6條已重新編號為第7條，並已被修改以清晰說明只有主卡持卡人能夠使用「賞付款」。</p> <p>7. 如果我有超過一張滙豐信用卡，當我使用「賞付款」時，我每張卡內的「獎賞錢」將如何分配？</p> <p>當您使用「賞付款」時，系統將先使用最快到期的「獎賞錢」以繳付結單或個別交易。主卡持卡人亦可根據自己的選擇手動調整「獎賞錢」數目的分配。</p> <p>原來的第10條已重新編號為第11條，並已被修改以清晰說明此條款只適用於主卡持卡人。</p> <p>11. 我在哪些情況下不能使用「賞付款」功能？</p> <p>主卡持卡人需保持信用卡賬戶有效及信用狀況良好才可使用「賞付款」或其他功能。本行有權根據內部紀錄決定您是否合資格使用Reward+的功能。若您擁有的紀錄與本行的紀錄出現分歧，概以本行的紀錄為準。</p> <p>下列的條款已重新編號：</p> <table border="1" data-bbox="475 994 1423 1160"> <thead> <tr> <th data-bbox="475 994 948 1034">原來的條款編號</th> <th data-bbox="948 994 1423 1034">更新的條款編號</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 1034 948 1075">第4至14條</td> <td data-bbox="948 1034 1423 1075">5至15</td> </tr> <tr> <td data-bbox="475 1075 948 1115">第9條之第1)至2)項</td> <td data-bbox="948 1075 1423 1115">10.1. 至10.2.</td> </tr> <tr> <td data-bbox="475 1115 948 1160">第13條之第1)至3)項</td> <td data-bbox="948 1115 1423 1160">14.1. 至 14.3.</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第4至14條	5至15	第9條之第1)至2)項	10.1. 至10.2.	第13條之第1)至3)項	14.1. 至 14.3.
原來的條款編號	更新的條款編號								
第4至14條	5至15								
第9條之第1)至2)項	10.1. 至10.2.								
第13條之第1)至3)項	14.1. 至 14.3.								
<p>「賬戶」功能</p>	<p>「由2017年12月起」此日期已從原來的第1條中刪除，因不再相關。</p> <p>1. 「獎賞錢詳情」頁面內的「賺取紀錄」、「兌換紀錄」和「到期日」紀錄時段有多久？</p> <p>您可於Reward+的「賬戶」功能內查閱您的「獎賞錢」賺取及兌換紀錄。最近12個月的紀錄將會被顯示，同時亦會顯示您的「獎賞錢」到期日。由於Reward+「賬戶」功能內的「獎賞錢」紀錄是即時更新，因此與結單或電子結單上所顯示的「獎賞錢」紀錄會有差異。</p> <p>原來的第2條已被修改以清晰說明只有主卡持卡人能在Reward+內查看結單結欠及戶口結欠。</p> <p>2. 「賬戶」頁面上的「結單結欠」和「戶口結欠」是甚麼？</p> <p>「結單結欠」是您需於結單到期日全數支付的金額。不論付款與否，「賬戶」頁面內的「結單結欠」將不會改變直至下一個結單日。</p> <p>「戶口結欠」是您的結欠金額，與「結單結欠」不同，「戶口結欠」包括了1)最近期結單的交易紀錄、2)將於下期結單顯示之最新交易紀錄以及3)您以港幣及/或「賞付款」所繳付之還款。</p> <p>只有主卡持卡人可在Reward+內查看結單結欠及戶口結欠。</p>								

部分	修訂
「賬戶」功能	<p>「由2017年12月起」此日期已從原來的第3條中刪除，因不再相關。原來的第3條已被修改以清晰說明主卡及附屬卡持卡人所查看的「獎賞錢詳情」有什麼分別。</p> <p>3. 「獎賞錢詳情」頁面內的「賺取紀錄」和「兌換紀錄」是甚麼？</p> <p>主支持卡人可於Reward+的「獎賞錢詳情」頁面內查閱您名下申請所有主卡或附屬卡的「獎賞錢」賺取及兌換紀錄。最近12個月的紀錄將會被顯示。</p> <p>附屬卡持卡人可查閱與您的附屬卡有關的「獎賞錢」賺取及兌換紀錄。當中兌換紀錄可能包括由您兌換所使用的「獎賞錢」，及由附屬卡賺取並由主支持卡人兌換所使用的「獎賞錢」紀錄。但您並不會看到主卡其他與附屬卡無關的「獎賞錢」賺取及兌換紀錄。</p>

乙·滙豐Reward+「飛行里數及旅遊禮遇」條款與細則

部分	修訂
第4條	<p>原來的第4.5.條已被修改以清晰說明兌換「獎賞錢」成飛行里數及旅遊禮遇時的「獎賞錢」分配邏輯。</p> <p>4.5. 必須為滙豐Reward+之條款及細則內所列明的合資格滙豐信用卡主卡及/或附屬卡的持卡人：</p> <p>4.5.1. 如您持有多於一張合資格信用卡，並欲兌換「獎賞錢」成飛行里數及旅遊禮遇，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您主卡下之附屬卡或您的附屬卡)累積的所有「獎賞錢」。請注意，您亦可選擇在Reward+內自行編輯「獎賞錢」的分配。</p> <p>4.5.2. 如您只持有滙豐EveryMile信用卡，您只能使用滙豐EveryMile信用卡賬戶內的「獎賞錢」以優惠兌換率兌換飛行里數及旅遊禮遇。如您同時持有滙豐EveryMile信用卡及有效的滙豐信用卡主卡及/或附屬卡，您不可合併其他主卡及/或附屬卡信用卡戶口內的「獎賞錢」以優惠兌換率兌換飛行里數及旅遊禮遇。請注意優惠兌換率將不時作出更改。</p>
第7條	<p>原來的第7.1.條已被修改以清晰說明主卡及附屬卡持卡人都能夠使用「飛行里數及旅遊禮遇」功能。</p> <p>7.1. 「飛行里數及旅遊禮遇」功能適用於持有有效滙豐信用卡的主卡及/或附屬卡持有人，詳情可參考「滙豐Reward+ 條款與細則」。</p>

丙·獎賞錢e-Shop條款及細則

部分	修訂
第6條	<p>原來的第6條之第(a)至(c)項已重新編號為第6.1.條至第6.3.條。重新編號的第6.1.條已被修改以清晰說明獎賞錢e-Shop中的「年期折扣」的概念。</p> <p>6.1. 「年期折扣」優惠將不定時推出。「年期折扣」優惠是在禮品的觀察到之零售價上打折扣。「年期折扣」是根據您持有的第一張信用卡之最初獲發年份計算的年數而訂。此信用卡可以是您的主卡或您的附屬卡。該信用卡必須在換領時有效及信用狀況良好。</p>

部分	修訂						
第7條	<p>新增以下的第7條及7.1.至7.2.條以清晰說明：</p> <ul style="list-style-type: none"> 當只使用「獎賞錢」換領e-Shop的禮品時的「獎賞錢」分配及使用邏輯；及 當使用「獎賞錢」及信用卡付款換領e-Shop的禮品時的「獎賞錢」分配及使用邏輯。 <p>7. 您必須為滙豐Reward+之條款及細則內所列明的合資格滙豐信用卡主卡及/或附屬卡的持卡人。</p> <p>7.1. 如您只使用「獎賞錢」換領e-Shop的禮品： 如您持有多於一張有合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您的主卡下之附屬卡或您的附屬卡)累積的所有「獎賞錢」。請注意，您亦可選擇在Reward+內自行編輯「獎賞錢」的分配。</p> <p>7.2. 如您使用「獎賞錢」及信用卡付款換領e-Shop的禮品： 首先，您需要指定使用多少「獎賞錢」作兌換。如您持有多於一張合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您的主卡下之附屬卡或由您的附屬卡)累積的所有「獎賞錢」。然後，餘額必需要透過一張滙豐信用卡支付，以完成兌換。有關信用卡必須為有效及信用狀況良好。請注意，您亦可選擇在Reward+內自行編輯「獎賞錢」的分配。</p> <p>新增以下的第7.3.條以清晰說明某些禮品只適用以指定信用卡換領及其換領要求。</p> <p>7.3. 某些指定信用卡專屬禮品只可用合資格的指定信用卡兌換。如您選擇使用「獎賞錢」及信用卡付款來兌換相關換領禮品，您必須以合資格的指定信用卡支付餘額。有關信用卡必須為有效及信用狀況良好。</p>						
第2、7-13條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第2條之第1.至2.項</td> <td>2.1. 至2.2.</td> </tr> <tr> <td>第7至13條</td> <td>8至14</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第2條之第1.至2.項	2.1. 至2.2.	第7至13條	8至14
原來的條款編號	更新的條款編號						
第2條之第1.至2.項	2.1. 至2.2.						
第7至13條	8至14						

丁·電子優惠券條款及細則

部分	修訂
第5條	<p>新增以下的第5條以清晰說明：</p> <ul style="list-style-type: none"> 當只使用「獎賞錢」換領電子優惠券時的「獎賞錢」分配及使用邏輯；及 當使用「獎賞錢」及信用卡付款換領電子優惠券時的「獎賞錢」分配及使用邏輯。 <p>5. 您必須為滙豐Reward+之條款及細則內所列明的合資格滙豐信用卡主卡及/或附屬卡的持卡人：</p> <p>5.1. 如您只使用「獎賞錢」換領電子優惠券： 如您持有多於一張合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您主卡下之附屬卡或您的附屬卡)累積的所有「獎賞錢」。請注意，您亦可選擇在Reward+內自行編輯「獎賞錢」的分配。</p> <p>5.2. 如您使用「獎賞錢」及信用卡付款換領電子優惠券： 首先，您需要指定使用多少「獎賞錢」作兌換。如您持有多於一張合資格信用卡，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您的主卡下之附屬卡或您的附屬卡)累積的所有「獎賞錢」。然後，餘額必需要透過一張滙豐信用卡作支付，以完成兌換。有關信用卡必須為有效及信用狀況良好。請注意，您亦可以於Reward+內自行編輯分配「獎賞錢」的分配。</p>

第6條	<p>原來的第5條已重新編號為第6條，並已被修改以清晰說明某些電子優惠券只適用以指定信用卡換領及其換領要求。</p> <p>6. 某些指定信用卡專屬電子優惠券只可用合資格的指定信用卡兌換。如您選擇使用「獎賞錢」及信用卡付款來兌換相關電子優惠券，您必須以合資格的指定信用卡支付餘額。有關信用卡必須為有效及信用狀況良好。</p>				
第6-11條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第6至11條</td> <td>7至12</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第6至11條	7至12
原來的條款編號	更新的條款編號				
第6至11條	7至12				

戊·滙豐Reward+「獎賞錢」兌換為第三方獎賞積分條款與細則

部分	修訂
第4條	<p>原來的第4.3.條已被修改以清晰說明兌換「獎賞錢」成獎賞積分時的「獎賞錢」分配邏輯。</p> <p>4.3. 您必須為滙豐Reward+之條款及細則內所列明的合資格滙豐信用卡主卡及/或附屬卡的持卡人：</p> <p>4.3.1. 如您持有大於一張合資格信用卡，並欲兌換「獎賞錢」成獎賞積分，當您進行兌換時，我們會使用最先到期的「獎賞錢」。這適用於所有由您主卡和附屬卡(包括您主卡下之附屬卡或您的附屬卡)累積的所有「獎賞錢」。請注意，您亦可選擇在Reward+內自行編輯「獎賞錢」的分配。</p>
第7條	<p>原來的第7.1.條已被修改以清晰說明主卡及附屬卡持卡人都能夠使用「飛行里數及旅遊禮遇」功能。</p> <p>7.1. 「獎賞錢」兌換功能適用於持有有效滙豐信用卡主卡持卡人及/或附屬卡持卡人，詳情可參考「滙豐Reward+ 條款與細則」。</p>

己·滙豐Reward+「分享獎賞錢」- 條款及細則

部分	修訂								
第1-2條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第1條之第1.至2.項</td> <td>1.1.至1.2.</td> </tr> <tr> <td>第1條之第1.項的子條款1.及2.</td> <td>1.1.1.至1.1.2.</td> </tr> <tr> <td>第2條之第1.至2.項</td> <td>2.1.至2.2.</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第1條之第1.至2.項	1.1.至1.2.	第1條之第1.項的子條款1.及2.	1.1.1.至1.1.2.	第2條之第1.至2.項	2.1.至2.2.
原來的條款編號	更新的條款編號								
第1條之第1.至2.項	1.1.至1.2.								
第1條之第1.項的子條款1.及2.	1.1.1.至1.1.2.								
第2條之第1.至2.項	2.1.至2.2.								
第3條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第3條之第1.項</td> <td>3.1.</td> </tr> <tr> <td>第3條之第1.項的子條款1.及2.</td> <td>3.1.1.至3.1.2.</td> </tr> </tbody> </table> <p>重新編號的第3.1.1.及3.1.2.條已被修改以清晰說明主卡及附屬卡均可接收由他人分享給您的「獎賞錢」。</p> <p>3.1. 儘管在「獎賞錢」條款及細則亦有訂明：</p> <p>3.1.1. 透過設定「分享獎賞錢」功能，您可以將於信用卡帳戶所賺取的「獎賞錢」轉移到另一位滙豐香港信用卡主卡或附屬卡持卡人。</p> <p>3.1.2. 滙豐香港信用卡主卡或附屬卡持卡人不需設定「分享獎賞錢」功能，亦可接收「獎賞錢」。</p>	原來的條款編號	更新的條款編號	第3條之第1.項	3.1.	第3條之第1.項的子條款1.及2.	3.1.1.至3.1.2.		
原來的條款編號	更新的條款編號								
第3條之第1.項	3.1.								
第3條之第1.項的子條款1.及2.	3.1.1.至3.1.2.								

部分	修訂						
第4條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第4條之第1.至4.項</td> <td>4.1.至4.4.</td> </tr> </tbody> </table> <p>重新編號的第4.2.條已被修改以清晰說明主卡及附屬卡持卡人均可以使用「分享獎賞錢」功能。</p> <p>4.2. 設定「分享獎賞錢」中，您需要確保您在本行紀錄中的個人資料(手提電話號碼、電郵地址)為最新及有效。另外，您必須為有效滙豐信用卡主卡或附屬卡持卡人。如有需要，您可以透過滙豐個人網上理財網頁隨時更新您的個人資料。</p> <p>重新編號的第4.3.條已被修改以清晰說明相關主卡及您的附屬卡的戶口狀態均會影響您是否能夠使用「分享獎賞錢」功能。</p> <p>4.3. 信用卡主卡及附屬卡持卡人的相關信用卡戶口必須為有效而且狀態良好，才可以使用「分享獎賞錢」功能。若附屬卡之相關主卡的信用卡戶口為無效及/或狀態不良好，該附屬卡將無法使用「分享獎賞錢」功能。</p>	原來的條款編號	更新的條款編號	第4條之第1.至4.項	4.1.至4.4.		
原來的條款編號	更新的條款編號						
第4條之第1.至4.項	4.1.至4.4.						
第5條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第5條之第1.至6.項</td> <td>5.1.至5.6.</td> </tr> <tr> <td>第5條之第3.項的子條款1.及2.</td> <td>5.3.1.至5.3.2.</td> </tr> </tbody> </table> <p>重新編號的第5.3.2.條已被修改以清晰說明登記「分享獎賞錢」功能只需持有主卡或附屬卡。</p> <p>5.3.2. 一張有效的滙豐香港信用卡主卡主卡或附屬卡以發送/接收「獎賞錢」。</p>	原來的條款編號	更新的條款編號	第5條之第1.至6.項	5.1.至5.6.	第5條之第3.項的子條款1.及2.	5.3.1.至5.3.2.
原來的條款編號	更新的條款編號						
第5條之第1.至6.項	5.1.至5.6.						
第5條之第3.項的子條款1.及2.	5.3.1.至5.3.2.						
第6條	<p>原來的第6條之第1.項已重新編號為第6.1.條，並已被修改以清晰說明主卡及附屬卡均合資格以使用「分享獎賞錢」。</p> <p>6.1. 於Reward+之條款及細則所列明之合資格信用卡主卡及附屬卡持卡人均可使用「分享獎賞錢」功能。</p>						
第7條	<p>下列的條款已重新編號：</p> <table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第7條之第1.至9.項</td> <td>7.1.至7.9.</td> </tr> <tr> <td>第7條之第3.項的子條款1.</td> <td>7.3.1.</td> </tr> </tbody> </table> <p>重新編號的第7.3.條已被修改以清晰說明接受「獎賞錢」之一方需要持有有效主卡或附屬卡。</p> <p>7.3. 接受「獎賞錢」之一方需要持有有效信用卡主卡或附屬卡，以及於本行紀錄中存有有效的電郵地址及手提電話號碼。</p> <p>重新編號的第7.9.條已被修改以清晰說明除了滙豐EveryMile信用卡外，合資格主卡或附屬卡均可以設定為預設卡。</p> <p>7.9. 滙豐EveryMile信用卡持卡人可設定該卡為發送「獎賞錢」的預設信用卡，但該卡不能收取別人分享給您的「獎賞錢」。如您想接收別人分享給您的「獎賞錢」，請設定其他合資格的信用卡主卡或附屬卡為接收「獎賞錢」的預設信用卡。</p>	原來的條款編號	更新的條款編號	第7條之第1.至9.項	7.1.至7.9.	第7條之第3.項的子條款1.	7.3.1.
原來的條款編號	更新的條款編號						
第7條之第1.至9.項	7.1.至7.9.						
第7條之第3.項的子條款1.	7.3.1.						
第8條	<p>原來的第8條之第1.至4.項已重新編號為第8.1.至8.4.條。重新編號的第8.3.條已被修改以統一Reward+內的最新用語。</p> <p>8.3. 我們會在「獎賞錢」詳情頁面的「已使用」標籤下的「分享至他人」類別顯示您透過「分享獎賞錢」所發放的「獎賞錢」。您亦可以查閱每次交易的詳細紀錄。</p>						

部分	修訂														
第9-13條	下列的條款已重新編號：														
	<table border="1"> <thead> <tr> <th>原來的條款編號</th> <th>更新的條款編號</th> </tr> </thead> <tbody> <tr> <td>第9條之第1.至3.項</td> <td>9.1. to 9.3.</td> </tr> <tr> <td>第10條之第1.至2.項</td> <td>10.1. to 10.2.</td> </tr> <tr> <td>第11條之第1.至2.項</td> <td>11.1. to 11.2.</td> </tr> <tr> <td>第11條之第2.項的子條款1.至4.</td> <td>11.2.1. to 11.2.4.</td> </tr> <tr> <td>第12條之第1.項</td> <td>12.1.</td> </tr> <tr> <td>第13條之第1.項</td> <td>13.1.</td> </tr> </tbody> </table>	原來的條款編號	更新的條款編號	第9條之第1.至3.項	9.1. to 9.3.	第10條之第1.至2.項	10.1. to 10.2.	第11條之第1.至2.項	11.1. to 11.2.	第11條之第2.項的子條款1.至4.	11.2.1. to 11.2.4.	第12條之第1.項	12.1.	第13條之第1.項	13.1.
	原來的條款編號	更新的條款編號													
	第9條之第1.至3.項	9.1. to 9.3.													
	第10條之第1.至2.項	10.1. to 10.2.													
	第11條之第1.至2.項	11.1. to 11.2.													
	第11條之第2.項的子條款1.至4.	11.2.1. to 11.2.4.													
第12條之第1.項	12.1.														
第13條之第1.項	13.1.														

庚 · Reward+ 餐廳訂座條款及細則

部分	修訂
第5條	<p>原來的第5.1.條已被修改以清晰說明主卡及附屬卡持卡人均可以使用Reward+內的餐廳訂座功能。</p> <p>5.1. 於Reward+ 之條款及細則所列明之合資格主卡及附屬卡信用卡類別均可使用餐廳訂座服務。</p>

辛 · 滙豐Reward+ 信用卡二維碼™付款條款及細則

部分	修訂
第5條	<p>原來的第5.1.1.及5.2.條已被修改以清晰說明主卡及附屬卡持卡人均可以使用Reward+內的二維碼付款。</p> <p>5.1.1. 您必須是滙豐銀行Reward+條款及細則中符合條件的香港滙豐銀行信用卡主卡或附屬卡持有人，並保持良好信譽，以達到合乎由滙豐銀行全權決定的二維碼付款確認資格；</p> <p>5.2. 您名義下所有符合條件的主卡及/或附屬卡信用卡的二維碼付款功能將會一併被啟動。</p>

壬 · 使用Reward+ TravelFree之條款及細則

部分	修訂
第4條	<p>原來的第4條已被修改以清晰說明主卡及附屬卡持卡人均可以使用Reward+內的TravelFree，除非另有說明。</p> <p>4. 哪些信用卡可以使用TravelFree?</p> <p>於滙豐Reward+ 應用程式(「Reward+」)之條款及細則所列明之合資格信用卡類別均可使用TravelFree。除非另有說明，TravelFree的設定適用於合資格的信用卡主卡及附屬卡。</p>
第11條	<p>原來的第11條已被修改以清晰說明只有主卡持卡人可以設定海外簽賬上限。</p> <p>11. 什麼是「海外簽賬上限」(「上限」)?</p> <p>這是指每月(以香港時區計算)於香港境外進行之出示信用卡海外簽賬限額。只有主卡持卡人可以設定上限。</p> <p>5%的緩衝額會自動增設於您所設定的上限之上。上限及緩衝額(「總上限」);合共不可超過該卡之信用卡限額。我們可能會不時更改緩衝額之百分比。請參閱我們在設定上限時的說明。</p> <p>本月累積海外簽賬一旦超過總上限，其後的海外簽賬將不會被批出。</p>