



## Terms and Conditions for HSBC Visa Gold Card for Students Octopus Automatic Add Value Service Extra Welcome Offer

### When can you enjoy the offer

1. The promotional period is from 8 September 2025 to 30 November 2025.

### What is the offer

2. During the promotional period, New Credit Card Customers and Existing Credit Card Customers can enjoy an extra HKD50 spending rebate if fulfill the requirements under clause 2(a) to (b)
  - a. successfully apply for a personal primary HSBC Visa Gold Card for Students issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("**the Bank**" or "**HSBC**" or "**We**"); and
  - b. within the first 60 calendar days after card issuance, successfully apply for Eligible AAVS which links an Eligible Octopus to the approved HSBC Visa Gold Card for Student as the AAVS account with auto-reload amount of HKD250 or HKD500 and have performed the first AAVS reload transaction on the Eligible Octopus.

### How can you enjoy the offer

3. You can enjoy the offer if you:
  - a. hold an HSBC Visa Gold Card for Students and your credit card account is valid and in good standing during the promotional period and the offer fulfilment period; and
  - b. fulfil the requirements under Clause 2 above.
4. You cannot enjoy the offer if you have cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of your HSBC Visa Gold Card for Students.
5. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, we will credit the spending rebate to your HSBC Visa Gold Card for Students account on or before 1 Jun 2026 once you fulfil the requirements under Clause 2.
6. If any transaction(s) for which the offer was awarded is subsequently reversed or if your HSBC Visa Gold Card for Students is cancelled within 13 months from its issuance, we may deduct your spending rebate or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

## About annual fee waiver

7. You can enjoy a perpetual credit card annual fee waiver for your HSBC Visa Gold Card for Students successfully applied.

## Read before you enjoy the offer

8. We will use the Octopus number(s) of the Eligible Octopus in the Eligible AAVS application(s) to identify and verify your eligibility for the offer.
9. You cannot exchange the spending rebate for cash, other products, promotional offers, discounts or transfer the offer or withdraw it as a cash advance. The spending rebate can be used for subsequent credit card purchases only and cannot be used to settle any previous outstanding balance.
10. We and Octopus Cards Limited respectively reserve the right to accept or refuse any AAVS application without giving any reason therefor.
11. We will forfeit the offer for an Eligible Octopus without prior notice if such Eligible Octopus or the Eligible AAVS on such Eligible Octopus is cancelled, suspended or invalidated for any reason prior to the offer fulfilment period.
12. We will send you an activation letter to confirm successful Eligible AAVS application. The approval of the application shall be at the discretion of Octopus Cards Limited and us. If you cancel the Eligible AAVS on any Eligible Octopus within 18 months from the date of the activation letter, we may deduct the spending rebate from your HSBC Visa Gold Card for Student account without further notice to you.
13. First time applications for the AAVS are free of charge. However, we will charge a handling fee of HKD20 to the HSBC Visa Gold Card for Student account that is linked as the AAVS account upon approval of the applications for:
  - a. switching of AAVS from other banks or financial institutions; or
  - b. re-activation of the AAVS following suspension for each Eligible Octopus.
14. You can only enjoy the offer once under this promotion.
15. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.

16. The terms and conditions of HSBC Visa Gold Card for Students, and the respective terms and conditions that govern the application for, and the use of, AAVS as stipulated or as identified in the relevant application forms and all other applicable prevailing promotions by us will apply.
17. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
18. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we may deduct your spending rebate or debit your credit card for the equivalent value of any offer you have enjoyed without notice, or cancel your credit card.
19. In case of any dispute arising out of your HSBC Visa Gold Card for Students application and this promotion, our decision shall be final and conclusive.
20. No person other than you and us 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.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

#### What these terms mean

22. **"HSBC Visa Gold Card for Students"** refers to a Hong Kong Dollar personal primary HSBC Visa Gold Card for Students issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
23. **"Eligible Octopus"** is any valid Octopus card or product (including Mobile Octopus) as defined in the Conditions of Issue of Octopus published by Octopus Cards Limited (as amended from time to time). An Octopus that has been linked to any HSBC credit card account as the AAVS account on or before 7 September 2025 is not an Eligible Octopus.
24. **"Eligible AAVS"** means the Octopus Automatic Add Value Service ('AAVS') you have successfully applied for on an Eligible Octopus by linking such Eligible Octopus to your HSBC Visa Gold Card for Student as the AAVS account under this promotion. Any application for changing the AAVS auto-reload amount and/or re-activation of the AAVS following suspension is not Eligible AAVS.
25. **"New Credit Card Customers"** refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation



Limited in Hong Kong (and its successors and assigns) when we process the application for an HSBC Visa Gold Card for Student.

26. **"Existing Credit Card Customers"** refer to customers with any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an HSBC Visa Gold Card for Student.

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