



**"Octopus Automatic Add Value Service Reward" Promotional Terms and Conditions:**

1. The Octopus Automatic Add Value Service Reward promotion (the "Promotion") is valid from 14 January 2019 to 31 January 2020 (both dates inclusive) (the "Promotional Period").
2. The Promotion is applicable to cardholders ("Cardholder(s)") holding any Hong Kong Dollar personal primary credit card or UnionPay Dual Currency primary credit card (applicable to the Hong Kong Dollar sub-account therein only) (collectively, the "Eligible Primary Credit Cards") issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the "Bank"). For the avoidance of doubt, the Promotion is not applicable to Cardholders holding separate additional and/or combined additional credit cards and/or corporate, business, purchasing, US dollar, Renminbi and/or Private Label cards issued by the Bank.
3. A Cardholder who:
  - (a) has successfully applied for and activated the Octopus Automatic Add Value Service (the "AAVS") on an Eligible Octopus (as defined in Clause 4 below) for himself/herself and/or up to a maximum of 3 Eligible Octopus for his/her family member(s) or friend(s) aged 12 or above by linking such Eligible Octopus to the Cardholder's Eligible Primary Credit Card as the AAVS account during the AAVS Application Period as set out in the table below; and
  - (b) has registered for the Promotion according to Clause 5 via the Bank's 24-hour registration hotline on (852) 8228 2220 during the AAVS Registration and Reload Period as set out in the table below; and
  - (c) has performed the first AAVS transaction on each of the said Eligible Octopus during the AAVS Registration and Reload Period as set out in the table belowwill be entitled to receive HKD50 spending rebate (the "AAVS Reward") for each of the said Eligible Octopus on or before such date on which the AAVS Reward will be credited to the Eligible Primary Credit Card account ("Fulfillment Date") as set out in the table below:

AAVS Application Period	AAVS Registration and Reload Period	Time at which the AAVS Rewards will be credited to the Eligible Primary Credit Card account ("Fulfillment Date")
14 January 2019 to 31 January 2020 (both dates inclusive)	14 January 2019 to 31 May 2019 (both dates inclusive)	on or before 31 July 2019
	14 January 2019 to 30 September 2019 (both dates inclusive)	on or before 30 November 2019
	14 January 2019 to 29 February 2020 (both dates inclusive)	on or before 30 April 2020

4. An "Eligible Octopus" shall mean any valid Octopus card or product (including Smart 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 never been enabled with AAVS, or if has been enabled with AAVS, not having been linked to any HSBC credit card account as the AAVS account, on or before 13 January 2019. For the avoidance of doubt, an Octopus in relation to any applications for changing the AAVS auto-reload amount and/or re-activation of the AAVS following suspension shall not be regarded as an Eligible Octopus for the purpose of the Promotion. Each Cardholder can enjoy the AAVS Reward up to a maximum of HKD200 spending rebate for his/her Eligible Octopus and up to a maximum of 3 Eligible Octopus for his/her family member(s) and/or friend(s), in respect of each of which all the requirements set out in Clause 3 above have been fulfilled. Each Eligible Octopus is only entitled to the AAVS Reward once during the Promotional Period.
5. During registration for the Promotion, each Cardholder is required to input the credit card number of any of his Eligible Primary Credit Cards. Each Cardholder only needs to register once for the Promotion. Each Cardholder's total entitlement to the AAVS Reward under the Promotion will be credited to the registered Eligible Primary Credit Card account. If a Cardholder performs more than one registration with different Eligible Primary Credit Cards, the total entitlement to AAVS Reward will be credited to the first registered Eligible Primary Credit Card account maintained in the Bank's record.
6. If the AAVS on the relevant Eligible Octopus is suspended or cancelled or if the relevant Eligible Octopus is not valid for whatever reason(s) at any time prior to the Fulfillment Date, the AAVS Reward will be forfeited automatically and the Bank will not give any written notice in this respect.
7. Only Cardholders whose Eligible Primary Credit Card accounts to which the AAVS is linked under the Promotion that remain valid and in good standing during the Promotional Period and up to the Fulfillment Date will be eligible for the AAVS Reward.
8. The Octopus identification number(s) of the Eligible Octopus used for the AAVS application(s) will be used by the Bank for identifying and verifying the eligibility for the AAVS Reward. For the purposes of AAVS Reward eligibility reconciliation and customer related services, the Octopus identification numbers of the Eligible Octopus will be transferred or disclosed between Octopus Cards Limited ("OCL") and the Bank. Such data will be destroyed by OCL 7 months after completion of the AAVS Reward fulfilment.
9. First time applications for the AAVS are free of charge. A handling fee of HKD20 will be levied on applications for switching of AAVS from other banks or financial institutions or applications for re-activation of the AAVS following suspension for each Octopus. The handling fee will be charged to the Eligible Primary Credit Card account to which the AAVS is linked once the application is approved.
10. If a Cardholder cancels the AAVS that linked to his/her Eligible Primary Credit Card under the Promotion on any or all of the Eligible Octopus within 18 months from the date of the relevant AAVS activation letter to be received by the Cardholder upon approval of the AAVS application, the Bank reserves the right to charge an administration fee that equals the value of the AAVS Reward awarded in respect of the relevant Eligible Octopus to the Cardholder's Eligible Primary Credit Card account without prior notice.
11. The AAVS Reward awarded under the Promotion cannot be withdrawn as a cash advance and is not transferable. The AAVS Reward can be used for settling credit card purchases only and cannot be used to settle any previous outstanding balance.
12. The application for the AAVS and the use of the AAVS are governed by their respective terms and conditions. Please refer to the terms and conditions stipulated or as identified in the relevant application forms. The Bank and OCL respectively reserve the right to accept or refuse any AAVS application without giving any reason therefor.
13. Fraud and abuse will result in disqualification of a Cardholder to participate in the Promotion, forfeiture of the AAVS Reward as well as cancellation of a Cardholder's credit card(s). The Bank further reserves the right to debit the relevant spending rebate directly from the relevant credit card account without prior notice.
14. The terms and conditions of (i) the Cardholder's credit card agreement with the Bank and (ii) all other applicable prevailing promotions offered by the Bank will continue to apply. The Promotion is subject to these terms and conditions. The Promotion may be terminated and/or these terms and conditions may be amended by the Bank at its discretion at any time. The latest details of the Promotion and the revised version of these terms and conditions will be made available on the relevant website as soon as practicable (if applicable).
15. No person other than the Cardholder and the Bank 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.
16. In case of any disputes regarding the Promotion, the decision of the Bank shall be final and conclusive.
17. These terms and conditions are subject to prevailing regulatory requirements.
18. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these promotion materials relating to the Promotion and these terms and conditions, the English version shall apply and prevail.

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