



RewardCash Certificate Scheme Registration/ Update/ De-registration Form

By enrolling into the RewardCash Certificate Scheme, you can have your RewardCash converted into RewardCash Certificate automatically and enjoy your rewards in a hassle-free manner. You can register for or update your registration status of the Scheme via HSBC Internet Banking or by completing the form below. Please return the completed form by post to **HSBC Card Service, 8/F, Tower 2&3, HSBC Centre, 1 Sham Mong Road, Kowloon** or fax to **3409 1700**. If you have faxed your form, please do not post it again to avoid duplication.

Primary cardholder's name (Mr/ Mrs/ Miss/ Ms)

Daytime tel. no.

ID number (HK ID card/ Passport/ Other)

Home tel. no

Register for/ Update the RewardCash Certificate Scheme

- First time enrollment
- Update enrolled card account(s)

I would like to enroll/ update my credit card*(s) below for RewardCash Certificate Scheme (Please tick the appropriate box):

	Add	Cancel
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>

I would like to use my primary credit card account* below for monthly RewardCash consolidation ("the Consolidating Card"). Please transfer all the outstanding RewardCash of the above credit card account(s) to the Consolidating Card on each statement date for calculating my RewardCash Certificate entitlement:

De-register for the RewardCash Certificate Scheme

- Please de-register all my credit card account(s) from the RewardCash Certificate Scheme. I acknowledge that any outstanding RewardCash in my credit card account(s) will not be converted into RewardCash Certificate once this request has been successfully processed whilst any RewardCash Certificate(s) already accumulated will be mailed to me according to the quarterly issuance schedule.

I have read and agreed to be bounded by the RewardCash Programme Terms and Conditions for the application of this RewardCash Certificate Scheme.

Primary cardholder's signature

Date

* Please fill in the Hong Kong Dollar sub-account and / or RMB sub-account of your UnionPay Dual Currency credit card which is printed at the centre of the card, if applicable.

Note: 1. Terms and Conditions of RewardCash Programme apply.

2. HSBC will process a cardholder's request for the RewardCash Certificate Scheme within 14 working days after receiving the duly completed form.

3. Registration or update for RewardCash Certificate Scheme can also be done or checked via HSBC Internet Banking.

Issued by the Hongkong and Shanghai Banking Corporation Limited

RewardCash Programme Terms and Conditions

General Terms and Conditions

1. Only holders ('the Cardholders') of personal credit cards (including Hong Kong dollar, US dollar, Dual Currency and Renminbi primary and additional cards) ('the Cards') issued by The Hongkong and Shanghai Banking Corporation Limited ('HSBC') in the Hong Kong Special Administrative Region are eligible to participate in the RewardCash Programme ('the Programme'). Standalone private label card and iCAN card cardholders are not eligible for the Programme.
2. Cardholders earn \$1 RewardCash for every HK\$250 spent (excluding cash advances, fees and charges, withdrawal amount under the Cash Credit Plan and Cash Credit Instalment Plan, online bill payments to the Inland Revenue Department made by any Cards, and any online bill payments made by Classic, Gold or Dual Currency Credit Card) on a Card. For Cardholders using US dollar cards or Renminbi (RMB) cards or RMB sub-account of Dual Currency Cards, the amount of Card spending required for earning \$1 RewardCash is US\$30 or RMB250 respectively. RewardCash will not be issued on any unposted or cancelled card transaction or any card transaction posted but subsequently reversed or refunded in whole or in part thereof, including but not limited to tax refund on overseas purchases. HSBC reserves the right to change the RewardCash earning rate upon notice.
3. RewardCash earned with respect to each qualified card transaction will be credited to the Card account and odd dollars spent, if any, will be carried forward to the next card transaction(s) for the purpose of calculating RewardCash entitlement. Any odd dollars remaining as of a statement date will be carried forward to the next or subsequent statement months for calculating RewardCash entitlement.
4. For Card purchases with instalment plan, RewardCash will be issued as and when a transaction is posted onto the Card account, which may be in one lump sum or in several instalments depending on the type of instalment plan the Cardholder has entered into.
5. Only those Cardholders whose Card accounts are valid and in good standing will be entitled to earn and use their RewardCash.
6. RewardCash earned will be valid for at least one year and for up to two years. In the case of HSBC Premier Credit Cards and HSBC Advance Visa Platinum Cards, RewardCash will be valid for up to three years. The annual expiry date for RewardCash earned on a Card shall be the statement date of the month shown as the expiry month (regardless of the year) on such Card. The applicable expiry date(s) for RewardCash will be shown in the Cardholder's monthly credit card statement and HSBC Internet Banking credit card account.
7. RewardCash are not transferable but may be pooled from the same Cardholder's various Cards (i.e. Visa, MasterCard, JCB Gold Card, UnionPay Dual Currency Diamond Card/ UnionPay Dual Currency Card and Renminbi Gold/ Classic Card) and additional Cards. Pooling of RewardCash between primary and additional Cards is not permitted for the Mileage Programme.
8. All redemptions are subject to the accumulation of sufficient RewardCash and HSBC's final acceptance. Orders will be cancelled automatically in the event of insufficient RewardCash.
9. Once a redemption order (including redemption under RewardCash e-shop, Mileage Programme, etc.) has been accepted by HSBC, it cannot be changed, cancelled or refunded. Redemption or notification letter will be mailed to cardholders' correspondence address within four to six weeks.
10. HSBC is not a supplier of the merchandise, or the products and services redeemable under the Programme, and will not accept any liability in relation thereto.
11. Gifts and vouchers redemption from RewardCash e-Shop and participation in RewardCash Certificate Scheme, Instant RewardCash Redemption at Merchants, Mileage Programme and Octopus Rewards Conversion Scheme are further subject to the terms and conditions applicable thereto.
12. Fraud and abuse relating to the earning and pooling of RewardCash or redemption orders (including without limitation where the amount of a related transaction or part thereof is subsequently refunded to the Cardholder, whether through the credit card account or other means) may result in the forfeiture of the accrued RewardCash as well as the cancellation of a Cardholder's Cards.
13. HSBC reserves the right to change the terms and conditions herein and the amount of RewardCash required for redemption from time to time upon notice.
14. In case of any dispute arising from the Programme, the decision of HSBC shall be final.
15. In case of discrepancies between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

RewardCash Certificate Scheme

1. Cardholders who wish to participate in the RewardCash Certificate Scheme ('the Certificate Scheme') must first register to the Certificate Scheme via HSBC Internet Banking or by returning to HSBC a duly completed registration form. Only Cardholders who have successfully registered may participate in the Certificate Scheme.
2. Cardholders can enrol any Cards (including primary and additional Cards) under the same Hong Kong Identity/Passport Number for the Certificate Scheme. Cardholder must select one primary Card for monthly RewardCash consolidation ('the Consolidating Card').
3. Cardholders can register for or update his/her registration of or de-register from the Certificate Scheme from time to time. HSBC will process such registration / update / de-registration request in the next working day and within 14 working days made via HSBC Internet Banking and other channels respectively.
4. Upon successful registration, RewardCash accumulated and outstanding in the enrolled Card account(s) will be automatically transferred to the Consolidating Card on each statement date for calculating RewardCash Certificate entitlement. Such transfer will be shown in the respective statements of the relevant month.
5. RewardCash accumulated and outstanding in the Consolidating Card account as of each statement date will be converted into RewardCash Certificate(s) in blocks of \$50 RewardCash. The total number of RewardCash Certificate(s) accumulated and issued in any calendar year will be shown in the monthly statement of the Consolidating Card and via HSBC Internet Banking.
6. Each RewardCash Certificate, disregard the value of entitled RewardCash, can only be exchangeable for merchant coupon(s) of equivalent value at one of the designated outlets of the participating merchants as stipulated on the Certificate. Cardholders must present the original RewardCash Certificate and Consolidating Card upon redeeming merchant coupons. HSBC may change the participating merchant list and designated outlets from time to time without prior notice.
7. RewardCash Certificate(s) will be issued on a quarterly basis. The number of RewardCash Certificate to be issued will be calculated on the last working day of March, June, September and December. RewardCash Certificate(s) will be mailed to Cardholders in the following month, i.e. April, July, October and January respectively.
8. Each RewardCash Certificate is valid for 6 months from the date of issuance. Expired RewardCash Certificate will not be re-issued.
9. RewardCash transferred from enrolled Card(s) to the Consolidating Card cannot be reversed, and the RewardCash Certificate(s) accumulated or issued under the Certificate Scheme cannot be converted back to RewardCash.
10. Only Cardholders whose registered Card account(s) is/are valid and in good standing at the time of RewardCash Certificate issuance are entitled to participate in the Certificate Scheme. HSBC reserves the right to disqualify the Cardholders and/or Card account(s) for the Certificate Scheme once the registered Card account(s) fail(s) to maintain good standing, including but not limited to any registered Card account(s) being cancelled or blocked.
11. RewardCash Certificates are not redeemable for cash or transferred to another Card account under any circumstances. HSBC is not responsible for lost, damaged or stolen of RewardCash Certificates.
12. In case of any disputes over the transaction records or a Cardholder's eligibility for the Certificate Scheme, and any other disputes arising out of the Certificate Scheme, the decision of HSBC shall be final.
13. HSBC reserves the right to change these terms and conditions upon notice.