



Terms and Conditions for HSBC easy Credit Card / Visa Platinum Card Exclusive Offers:

Promotion Period:

1. The promotional period for the offers is valid until 28 February 2026 ("Promotion Period").

3X MoneyBack Points:

2. Definition of "Eligible Customer"

- 2.1. Customer is required to connect the related HSBC easy Credit Card / Visa Platinum Card to MoneyBack App account before making any relevant transactions. Customer only need to connect once during the promotional period. Once Customer have disconnected the related HSBC easy Credit Card / Visa Platinum Card from the MoneyBack App account, customer will not earn any offer and the MoneyBack Points will be forfeited.
- 2.2. To be eligible for the Promotion, Customer is required to settle payment of eligible transactions and pay the monthly service fee and relevant charges as specified by 3 Hong Kong through autopay with HSBC easy Credit Card / Visa Platinum Card. The Cardholder's name must be same as the customer's name registered for mobile service account of 3 Hong Kong.
- 2.3. Customer is required to successfully link the MoneyBack App account to 3 Hong Kong mobile / service number account of the customer via My3 App ("3 Hong Kong Platform").
- 2.4. Each 3 Hong Kong mobile / service number account can only be linked to one MoneyBack App account and vice versa. The mobile / service number registered in MoneyBack App account must be the same as the 3 Hong Kong mobile / service number account registered with the 3 Hong Kong Platform.
- 2.5. Customer is required to activate the "MoneyBack Points autopay for bills to earn Points" service in My3 App in order to enjoy the Service.

3. Autopay with MoneyBack Points

- 3.1. MoneyBack Members (as defined under General Terms and Conditions No.4) may offset / settle relevant 3 Hong Kong monthly bill amount with MoneyBack Points automatically by activating the Service via 3 Hong Kong Platform.
- 3.2. Details of automatically offsetting / settling payable amount of 3 Hong Kong's monthly bill ("3 Hong Kong Monthly Bill Amount") are set out below:
 - 3.2.1. Standard conversion rate: Every 50 MoneyBack Points to offset / settle HK\$1 of 3 Hong Kong Monthly Bill Amount.
 - 3.2.2. The corresponding amount of MoneyBack Points will be deducted from the linked MoneyBack App account based on the 3 Hong Kong bill amount to offset / settle the 3 Hong Kong Monthly Bill Amount on the monthly cutoff date.
 - 3.2.3. Customer must settle the remaining outstanding bill amount through other payment means if the available balance of MoneyBack Points in customer's MoneyBack App account is not sufficient to fully settle such bill. Customer is not required to make additional payment arrangements if autopay service has been applied with 3 Hong Kong, the remaining outstanding bill amount will be settled by autopay accordingly.
 - 3.2.4. A maximum of 50,000 MoneyBack Points in total can be offset / settled against HK\$1,000 of 3 Hong Kong Monthly Bill Amount through the 3 Hong Kong Platform each day.
- 3.3. Subject to paragraph 3.2.3, customer must ensure that sufficient MoneyBack Points are available for redemption for offsetting / settlement of 3 Hong Kong Monthly Bill Amount, otherwise such redemption transaction will fail for which 3 Hong Kong will not be liable.
- 3.4. The spending amount for the primary SIM card and secondary SIM card(s) under a Multi-SIM monthly plan will be consolidated into the monthly bill of the primary SIM card and can be offset / settled with MoneyBack Points through the linked MoneyBack App Account of the primary SIM card.
- 3.5. All transactions are non-refundable, non-transferable and non-reversible.
- 3.6. 3 Hong Kong and MoneyBack are not liable for any loss or damage arising from loss or unauthorized use of MoneyBack membership card/MoneyBack Points, or unauthorized login of MoneyBack App account.



4. Automatically earn MoneyBack Points

- 4.1. Eligible Customer is entitled to earn 3 MoneyBack Point for every HK\$5 of eligible spending at 3 Hong Kong ("3 Hong Kong").
- 4.2. "Eligible Spending" refers to the net charges of the designated monthly service plans in respect of each registered 3 Hong Kong mobile phone / service number's, such as 5G broadband Service monthly fee, value added service charges, subsequent charges, IDD and roaming service charges and admin fee etc. However, Eligible Spending does not include the following specified amounts: monthly fee rebates, service fee adjustments, prepayment, different types of discount offers/rewards, payment for prepaid SIM cards, direct carrier billing payment, deposits, reward rebates, prepayments or payments for purchases of handsets / devices / accessories / other hardwares, donations, early termination charge or other administrative fees, refunded amounts, spending at Xtramall, the amounts deducted through use of handset vouchers or other cash coupons, MoneyBack Points, promotional coupons or promotional codes, other designated fees and non-Eligible Spending items determined by 3 Hong Kong from time to time.
- 4.3. The Eligible Spending amounts for the primary SIM card and secondary SIM card(s) under a Multi-SIM monthly plan will be consolidated into the monthly bill of the primary SIM card to earn MoneyBack Points.
- 4.4. The MoneyBack Points earned through the monthly bills will be automatically credited to the Eligible Customer's MoneyBack App account as follows:
 - 4.4.1. 1st allocation (Basic Point):
 - The entitled MoneyBack Points will be automatically credited to the Eligible Customer's MoneyBack App account within 5 business days of the statement cutoff date.
 - 4.4.2. 2nd allocation (Extra 2X Points):
 - The Hongkong and Shanghai Banking Corporation Limited ("HSBC") will calculate the earned MoneyBack Points based on the records HSBC hold on the Enrolled Credit Card and the Eligible Transactions. If customer qualify for the Offer, HSBC will credit the relevant MoneyBack Point and to customer's MoneyBack App account in 3 - 60 working days in accordance with our record.
- 4.5. Each Eligible Customer is entitled to earn a maximum of 300 MoneyBack Points in total in respect of a monthly bill.
- 4.6. The related MoneyBack Points will be forfeited and not be allocated under the following conditions:
 - 4.6.1. Early termination of existing contract;
 - 4.6.2. Canceled or terminated any non-activated service within 30 days of service subscription;
 - 4.6.3. Eligible Customer fails to settle the relevant payment due on or before the due date specified in a monthly bill;
 - 4.6.4. Not yet linked or delinked the related MoneyBack App account with the Company Platform;
 - 4.6.5. Unconnected or disconnected the related HSBC easy Credit Card / Visa Platinum Card with the MoneyBack App account (Only applicable to extra 2X Points);
 - 4.6.6. Cancelled the related HSBC easy Credit Card / Visa Platinum Card or switched to another credit card for autopay service (Only applicable to extra 2X Points);
 - 4.6.7. Terminate the related HSBC credit card account during the committed contract period (Only applicable to extra 2X Points).
- 4.7. This offer can be enjoyed in conjunction with other MoneyBack Points offers (Unless otherwise specified).
- 4.8. All service plans are subject to relevant service terms and conditions of 3 Hong Kong.
- 4.9. 3 Hong Kong has the right to adjust, clawback or revoke any MoneyBack Points awarded or to be awarded to customers at any time without prior notice.
- 4.10. 3 Hong Kong and MoneyBack (as defined under General Terms and Conditions No. 4) reserve the right to change, amend or cancel the Service, its content, terms and conditions at any time without prior notice. Please contact our staff or call our Customer Service Hotline 1033 for more details.

Exclusive Subscription Offer:

5. 5G SIM Monthly Plan

- 5.1. Customer is required to present the Eligible Credit Card on MoneyBack App before enjoying the Offer.
- 5.2. Customer is required to connect the related Eligible Credit Card to MoneyBack App account before making any relevant transactions. Customer only need to connect once during the promotional period.
- 5.3. Customer is required to settle payment of eligible transactions and pay the monthly service fee and relevant charges as specified by 3 Hong Kong through autopay with Eligible Credit Card. The Cardholder's name must be same as the customer's name registered for mobile service account of 3 Hong Kong.



- 5.4. Customer is required to subscribe designated 5G SIM Monthly Plan, commit to 24 months contract and pay for the Admin fee of \$28 per month. \$160 monthly fee is net monthly fee after deducting basic \$68 monthly fee rebate (original monthly fee at \$228) and monthly fee rebate will be credited to customer's billing account by instalments during contract period. Monthly fee will be charged at the original plan fee (or at prevailing plan fee) after contract expired. Applicable to port-in customers and within contract period only.
- 5.5. Monthly 60GB local data and 4GB Mainland China-Macau Shared Data (Plan\$124) / 3GB Mainland China-Macau Shared Data are included during contract period. The Free Mainland and Macau data will be suspended after contract period.
- 5.6. China number is free within contract period (original monthly fee at \$19).
- 5.7. 3 Hong Kong reserve the right to change the offer at any time without prior notice, please contact the staff for details.
- 5.8. 3 Hong Kong shall have the final decision in case of any dispute.

Servicing Privilege:

6. Data Transfer Service

- 6.1. Customer is required to present the Enrolled Credit Card on MoneyBack App before enjoying the Data transfer service (the Service).
- 6.2. Before the use of the Service, Customer is required to agree and authorizes our staff to access the content in the customer's phone for the sole purpose of data transfer and required to sign the Agreement of Mobile Equipment Content Transfer Services.
- 6.3. The holder of this service agreement (the devices owner) can collect the above-mentioned devices with this receipt. We are not liable for any loss arising from the lost of this receipt by customer or any damage caused by fire, accident, or majeure force.
- 6.4. The lead time of data transfer may vary between models and is subject to the operating systems, models, content type and volume stored in the mobile device.
- 6.5. Due to different file types of the old and new handset, content may not be entirely transferred to the new handset during the process.
- 6.6. 3 Hong Kong is not responsible or liable for any loss of content, which may occur at any stage during the Data Transfer Service due to configuration problems, negligence or any other reasons whatsoever. 3 Hong Kong is not liable for any direct or indirect, incidental or consequential damages arising from any such loss of content.
- 6.7. The service is not available to device which has been modified in an unauthorized way (e.g. jailbreaking).
- 6.8. Customer is strongly advised to backup all data and information on their device prior to the Data Transfer Service. The Customer agrees to assume the sole risk for any loss of content.
- 6.9. This service does not store or wipe content from customer's existing device but simply copy to customer desired device.
- 6.10. 3 Hong Kong will not support applications & purchased & digital protected music / video transfer.
- 6.11. Customer is strongly advised to re-download applications and the digital protected music / video which have been purchased to the new devices.
- 6.12. Customer is required to check all the restored content loaded in the relevant device prior to leaving our shop.
- 6.13. The Privacy Policy of 3 Hong Kong shall apply, visit www.three.com.hk/terms/privacypolicy for details.
- 6.14. The phones will only be stored in anti-theft appliance during the data transfer.
- 6.15. 3 Hong Kong will not be liable or responsible to any property loss and damage.
- 6.16. 3 Hong Kong reserves the right to change the offer at any time without prior notice, please contact the staff for details.
- 6.17. 3 Hong Kong shall have the final decision in case of any dispute.

Birthday Offer:

7. **HK\$50 on selected online purchase of single item of HK\$500 or more at online store (XtraMall)**
 - 7.1. The offer is only applicable to eligible MoneyBack members who have provided the birthday month in the member profile and is non-transferable.
 - 7.2. Eligible MoneyBack Members are required to successfully connect the related HSBC easy Credit Card / Visa Platinum Card to MoneyBack App account.
 - 7.3. Eligible MoneyBack Members can enjoy a HK\$50 off in birthday month upon spending of HK\$500 or above on a single item at designated XtraMall website and the transaction is fully settled by Enrolled Credit Card and input unique discount code in Check-out page during designated redemption period.
 - 7.4. MoneyBack members can enjoy the birthday discount once a year. The promo code will be issued in the birthday month based on the birthday month provided in the MoneyBack App account



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- 7.5. The offer is applicable to selected products only.
- 7.6. This unique discount code cannot be exchanged for other products / offers.
- 7.7. The unique discount code cannot be redeemed for cash and cannot be returned or resold (except where required by law).
- 7.8. Unless otherwise specified, this unique discount code cannot be used in conjunction with other promotions.
- 7.9. Lost unique discount code will not be re-issued.
- 7.10. The product model(s) / colour is available while stock last.
- 7.11. All related product images, specification and product information are provided by vendor(s) / Merchant(s). For any enquiry, please contact respective vendor(s) / Merchant(s) directly.
- 7.12. For details of delivery service, please visit <https://www.xtramallhk.com/home/terms-and-conditions>.
- 7.13. 3 Hong Kong and XtraMall makes no responsibility or guarantee as to the quality and availability of the products and/or service provided by vendor(s) / Merchant(s).
- 7.14. Only applicable to eligible MoneyBack Member and purchase at XtraMall.
- 7.15. 3 Hong Kong and XtraMall reserve the right to change the offer at any time without prior notice.
- 7.16. In case of any dispute, the matters are subjected to the final decision of 3 Hong Kong and XtraMall.

General Terms and Conditions:

1. Only members of the MoneyBack program ("**MoneyBack Members**") (operated by A.S. Watson MoneyBack (HK) Limited ("**MB**")) are entitled to the Offers.
2. Only Cardholders whose bank accounts maintained valid and in good standing during the Promotional Period will be eligible for the Offer(s).
3. The Promotion is only applicable to the designated outlets located in Hong Kong and designated 3Shop. Please contact the staff for details.
4. The Service is applicable only to members of the MoneyBack program ("**MoneyBack Members**"), which is operated by A.S. Watson MoneyBack (HK) Limited ("**MB**").
5. The earning and redemption of MoneyBack Points are subject to the Terms and Conditions for MoneyBack Program (please refer to www.moneyback.com.hk for further details).
6. The Offers cannot be transferred, redeemed or exchanged for cash or other products.
7. Unless otherwise specified, the usage entitlement and service fee of the monthly plan apply to local services only.
8. Unless otherwise specified, the offer cannot be used in conjunction with any other discounts or promotional offers (including other MoneyBack Points promotional offers).
9. All 3 Hong Kong service contents and charges are subject to final decision of 3 Hong Kong. 3 Hong Kong reserves the right to change the service contents and charges at any time without prior notice.
10. The above offers are subject to [3G, 4G LTE and 5G Service Terms and Conditions](#) of 3 Hong Kong, as well as the abovementioned Special and General Terms and Conditions relating to the Offers. For further details, please contact our staff, call our Customer Service Hotline 1033 or visit 3 Hong Kong website www.three.com.hk.
11. 5G network experience may be affected due to various factors including but not limited to network setting/specification or coverage, the features or functionality of individual mobile device, transmission technology, network traffic and usage, speed of websites servers, service stability of other content providers, weather and other circumstantial factors (e.g. blockades such as buildings, mountains, tunnels) which may lead to radio interference. Subject to 5G Service Terms and Conditions of 3 Hong Kong. All service usage is subject to [Service Usage Policy and Fair Usage Policy](#).
12. Hutchison Telephone Company Limited ("**3 Hong Kong**") and MB reserve the rights to amend, suspend or terminate the content, terms and conditions of the Offers at any time without further notice. 3 Hong Kong and MB will have the right of final decision in case of any dispute.

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



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