

## HSBC-Charriol Promo

### General Terms and Conditions:

1. HSBC's promotion (the "Promo") shall run from 8 January 2010 to 31 January 2010 (the "Promo Period"). The Redemption Period is from 8 January 2010 to 1 April 2010.
2. The Promo is open to individuals applying for an HSBC credit card as primary cardholders who submit the special Promo Application Form within the Promo Period and who are subsequently granted an HSBC credit card (the "Promo Cardholders"). Existing HSBC credit cardholders who voluntarily cancelled any of their HSBC credit cards starting 1 June 2009 onwards, and subsequently apply for a new HSBC credit card are not eligible for the Promo.
3. Under the Promo, each Promo Cardholder will receive one Promo Voucher ("Voucher") together with their newly approved HSBC credit card. The Voucher will allow the Promo Cardholder to purchase one Charriol Classic Celtic bangle (the "Welcome Premium") for P6,680 (the "Promo Price").
4. To avail of the Welcome Premium at the Promo Price, the following conditions must be met:
  - The new HSBC credit card is activated during the Promo Period
  - The Promo Cardholder charges the entire value of the discounted price of the Welcome Premium to the new HSBC credit card under HSBC's 0% Installment Plan (HIP) for a tenor of 24 months. If the charging of the installment transaction to the card is unsuccessful, the Promo Cardholder will not be entitled to avail of the Welcome Premium
5. The Promo Cardholder may purchase the Welcome Premium at any designated redemption outlet listed in the Voucher by fulfilling the following requirements:
  - Surrender the Voucher to an authorized representative of the redemption outlet
  - Present an original and submit a photocopy of front and back portion of a valid photo-bearing ID (i.e. driver's license, passport, PRC license, or card-type SSS, TIN or BIR)
  - Having his/her HSBC credit card swiped at the point-of-sale terminal for charging of the discounted price on 0% HIP; provided that if the transaction is unsuccessful or is not approved due to insufficiency of his/her available credit limit, the purchase will not be allowed

### Important:

Since the purchase must be made using the HSBC credit card, the Promo Cardholder must be personally present at the redemption outlet to purchase and claim the Welcome Premium.

6. Alternatively, the Promo Cardholder may place an order and a request for delivery of the Welcome Premium by calling HSBC's Customer Hotline at the time of card activation and confirming the following via recorded line:
  - His/her agreement to the Terms and Conditions of the Promo
  - His/her authorization for HSBC to charge the total amount of the Promo Price on 0% HIP to the new HSBC credit card for a tenor of 24 months
  - His/her instructions for delivery to be to current residential or office address of the Promo Cardholder in HSBC's records

If the HIP transaction is unsuccessful due to insufficiency of available credit limit, the delivery will not be allowed. The Promo Cardholder may call (02) 85-800 after two working days from the time he/she requested the Welcome Premium to determine whether or not the transaction has been approved.

### **Delivery conditions:**

If the transaction is approved, the Welcome Premium will be delivered within 30 working days subject to the following:

- Deliveries will only be allowed to the address confirmed during the phone-in request (must be the residential or office address of Cardholder based on HSBC's records). Requests for redirection afterwards, or rerouting to an alternate address will NOT be entertained or allowed
- Promo Cardholders shall be contacted by the delivery provider to confirm delivery schedule beforehand. Should delivery be unsuccessful due to unavailability of the Promo Cardholder or his/her authorized representative on the confirmed delivery date, the Promo Cardholder may be liable to pay a cancellation fee and any redelivery charges
- The Promo Cardholder may authorize a representative to receive the Welcome Premium in his/her behalf; provided that the representative must present the Voucher with the authorization section signed by the Promo Cardholder together with the original and photocopies of the Promo Cardholder's and the representative's own valid IDs. The Promo Cardholder or his/her representative shall be required to open the package and confirm that the Welcome Premium is in satisfactory condition prior to release. Such confirmation shall be binding upon the Promo Cardholder

### **Delivery cancellation policy:**

- A Promo Cardholder may cancel the redemption via delivery with no processing fees if the request to cancel is done no later than 24 hours from the time the redemption via delivery was advised to HSBC. Time of call of the original redemption request will be used as basis to determine the 24-hour cancellation period
- A delivery cancellation fee of P500 will be charged to the Promo Cardholder's HSBC card in the following cases:
  - Any request to cancel is received by HSBC after the 24-hour window
  - The Welcome Premium is not successfully delivered after two delivery attempts
- After cancellation, the Promo Cardholder may request for reinstatement of the delivery request provided he/she has not yet redeemed the Welcome Premium by calling the hotline at (02) 85-800, subject to redelivery charges. Alternatively, the Promo Cardholder may still redeem the Welcome Premium by visiting any of the participating pick-up centers and fulfilling the above-mentioned redemption requirements
- Cancellation of order is not allowed if the item has already been delivered to the Promo Cardholder or redeemed from a participating pick-up center

**Note: A flat delivery fee of P220 shall be levied on the Promo Cardholder's HSBC credit card as a straight transaction (rates are VAT-inclusive) upon authorization of the delivery.**

7. Welcome Premiums are available on a first-come, first-served basis. In case of temporary stock unavailability, HSBC shall notify Promo Cardholders of the expected restocking date.
8. Promo Cardholders must maintain their HSBC credit card in good standing throughout the Promo Period. The Welcome Premium on 0% installment transaction will form part of the total outstanding balance due on Promo Cardholder's account statement. If, at any time during the 24-month installment term, a Promo Cardholder's HSBC credit card is cancelled either by the Promo Cardholder himself/herself or by HSBC, or if the Promo Cardholder is delinquent in the payment of any amount due on said credit card, the entire outstanding balance, whether billed or unbilled, on the installment shall become immediately due and demandable. In addition,

should the card be cancelled by the Promo Cardholder within the 24-month installment term, the Promo Cardholder will be liable to pay an administration fee of P1,000, which shall automatically be charged to the credit card.

9. In case a Promo Cardholder is found to have availed of the benefit under the promo under fraudulent means, as determined by HSBC according to the terms set forth herein, HSBC shall have the right to charge the difference between the Promo Price and the prevailing retail price of the Welcome Premium purchased to the Promo Cardholder's HSBC credit card.
10. The Voucher cannot be exchanged for cash or for items other than those identified under the Promo. Once the Welcome Premium is released to the Promo Cardholder, no returns or exchanges shall be allowed except for exchange in bangle size of the exact style for customers who purchased through the delivery service via HSBC's Customer Hotline. Size exchange may be allowed within a week of receipt of the item provided there is available stock of the size requested. Promo Cardholders must contact or visit any of the outlets listed in the Voucher regarding size exchange, and must present the authenticity card stamped with 'HSBC' accompanying the item to be returned, along with the HSBC credit card used for the transaction and the original valid photo-bearing ID (i.e. driver's license, passport, PRC license, or card-type SSS, TIN or BIR). HSBC shall not be liable for any defects or for the services of SSI.
11. Availment of the Voucher under the Promo must be made from 8 January 2010 to 1 April 2010. HSBC shall not be obliged to recognize or replace any lost or stolen Voucher.
12. HSBC's Installment Plan (HIP) Terms and Conditions apply to the extent not inconsistent with the Promo conditions herewith.
13. All matters and disputes relating to the Promo shall be subject to the final decision of HSBC, with the approval of the DTI.
14. The offer cannot be availed of in conjunction with other ongoing HSBC credit card acquisition promos unless otherwise specified. Switching from one HSBC acquisition promo to another will not be allowed. All credit card applications shall be subject to HSBC's final credit card approval and credit card terms and conditions.

Per DTI-NCR Permit No. 0121, Series of 2010.