

Card Acquisition iPod nano Promo Terms and Conditions

1. HSBC's promotion (the "Promo") shall run from 01 May to 31 July 2010 (the "Promo Period"). The Redemption Period is from 01 May to 30 September 2010.
2. The Promo is open to individual applicants applying for a primary HSBC credit card who are subsequently granted an HSBC credit card (the "Promo Cardholders").
3. Under the Promo, Promo Cardholders will be entitled to purchase from Power Mac Center one (1) iPod nano (5th Gen) 8GB ("iPod nano") at 20% discount from the Suggested Retail Price, provided they charge the purchase to their newly approved and activated HSBC credit card. The transaction shall be lodged under the 0% installment plan payable in fixed monthly amortizations of Php299.67 per month over twenty-four (24) months. Color of iPod to be purchased shall vary depending on availability.
4. The Promo Cardholder will receive one (1) Claim Voucher together with the approved HSBC credit card.
5. The Promo Cardholder may redeem the iPod nano by ordering the same through HSBC's Customer Hotline ("Redemption via Delivery"), subject to the following:
 - Color of iPod to be delivered shall vary depending on availability;
 - Delivery of the iPod will only be to the residential address of the Promo Cardholder as appearing in HSBC's records. No requests for redirection of deliveries to an alternate address will be entertained or allowed.

The Promo Cardholder may call (02) 85-800 after two (2) working days from the time he requested the iPod nano to determine whether or not the transaction has been approved.

If the transaction is approved, the iPod nano will be delivered within twenty-one (21) working days from the date of approval, for Metro Manila addresses, and within thirty (30) working days, for non-Metro Manila addresses, subject to the following:

- The Promo Cardholder shall surrender the Claim Voucher and present his valid Primary ID to the courier.
 - The Promo Cardholder may authorize a representative to receive the iPod nano delivery in his behalf; provided, that, the representative must present a letter of authorization signed by the Promo Cardholder together with the Promo Cardholder's and the representative's valid Primary IDs. The representative shall be required to open the package and confirm that the item is in working condition prior to release. Such confirmation shall be binding upon the Promo Cardholder.
 - Should delivery be unsuccessful due to the presentment of incomplete documents or unavailability of the Promo Cardholder or his authorized representative, the Promo Cardholder shall be liable to pay a cancellation fee of Php500 if he will no longer pursue the purchase of the iPod and any re-delivery charge of Php300 if he will request another delivery attempt.
 - A delivery fee of Php300.00 shall be automatically charged to Cardholder's HSBC card as a separate transaction at the same time the HIP transaction is requested.
6. The Promo Cardholder may also redeem the iPod nano at any branch designated by Power Mac Center as a pick-up center (listed on the Claim Voucher) by fulfilling the following requirements ("Redemption via Pick-up"):
 - Surrender the Claim Voucher to an authorized representative of Power Mac Center;
 - Present HSBC credit card (name on card should match name on Claim Voucher) and successfully charging the purchase to the said card.

Note: No returns/replacements will be allowed once redemption has been made.

7. Cancellation:
Cancellation of a redemption will only be allowed in the case of a Redemption via Delivery, if the request to cancel is done no later than 24 hours from the time the Promo Cardholder completed his call to redeem. If the cancellation is requested beyond this 24-hour period, the Promo Cardholder's HSBC credit card will be automatically be charged a delivery cancellation fee of P500.00. Under no circumstances will a cancellation/replacement be allowed after the iPod nano has been delivered to the Promo Cardholder.

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 Promo Period, a Promo Cardholder's HSBC credit card is cancelled either by the Promo Cardholder himself 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, the Promo Cardholder will be liable to pay an Administration Fee of One Thousand Pesos (Php1,000.00), which shall automatically be charged to the credit card.
9. All iPod nano shall be covered by the standard manufacturer's warranty. HSBC shall not be liable for any such defects, or for the services of the Power Mac Center.
10. Availment of the discount under this Promo must be made from 01 May 2010 to 30 September 2010. HSBC shall not be obliged to recognize or replace any lost or stolen Claim Voucher.
11. HSBC's Installment Plan (HIP) Terms and Conditions apply to the extent not inconsistent with the Promo conditions herewith.
12. All matters and disputes relating to this Promo shall be subject to the final decision of HSBC, with the approval of the DTI.
13. This offer cannot be availed of in conjunction with other ongoing HSBC credit card acquisition promos. 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. 1822. Series of 2010.