

Frequently Asked Questions

Why are you replacing my Mabuhay Miles Visa with a regular card?

The HSBC Mabuhay Miles Visa co-branded card with Philippine Airlines has ended. We are pleased to inform you, however, that the Mabuhay Miles Mileage program is available through the new and improved HSBC Visa card that you have received. With your Visa card, you will continue to enjoy all the privileges of your Mabuhay Miles Visa card, while having the option to redeem miles from KrisFlyer Miles and Asia Miles. You may also avail of our instant rewards from Starbucks, Caltex, Cebu Pacific and Cathay Pacific.

What will happen to my existing points?

All your existing points will be transferred to your new card. But now you have the option to use these points to redeem Mabuhay Miles, KrisFlyer or Asia Miles.

Your existing Bonus Points will be transferred to your new HSBC Core Visa card. Your Bonus Points, when transferred, shall already be based on P10 to 1 Bonus Point conversion rate.

To compute for your Bonus Points* on your new HSBC Core Visa card, please see sample computation below.

$$\begin{array}{l} \text{Bonus Points on your new} \\ \text{HSBC Core Visa card:} \end{array} = \frac{\text{Your existing Bonus Points on} \\ \text{your HSBC Mabuhay Miles Visa} \times 35}{10}$$

*Existing Bonus Points refer to those accumulated as at March 3, 2011, the date when the new conversion scheme of P10 to 1 Bonus Point was put into place.

Example: Your existing Bonus Points on your Mabuhay Miles Visa card = 10,000 Bonus Points.

$$\begin{array}{l} \text{Bonus Points on your new} \\ \text{HSBC Core Visa card:} \end{array} = \frac{10,000 \times 35}{10}$$
$$= \frac{350,000}{10}$$
$$= 35,000$$

To compute for the Mabuhay Miles equivalent to the number of Bonus Points on your new HSBC Core Visa card:

$$\begin{array}{l} \text{Mabuhay Miles on your} \\ \text{new HSBC Core Visa card} \end{array} = \frac{\text{Your Bonus Points on your new HSBC Core Visa card}}{3}$$

Example: Your Bonus Points on your new HSBC Core Visa card is 35,000.

$$\begin{array}{l} \text{Mabuhay Miles on your} \\ \text{new HSBC Core Visa card} \end{array} = \frac{35,000}{3}$$
$$= 11,667 \text{ vs. } 10,000 \text{ miles in your old Mabuhay Miles Visa card.}$$

Can I still redeem Mabuhay Miles on this card?

Yes. You may also redeem the other items from other mileage programs including KrisFlyer Miles and Asia Miles.

Will I still be enrolled in Mabuhay Miles Frequent Flyer Program?

Yes, you are still enrolled in the Mabuhay Miles Frequency Flyer Program.

Will I still be charged with the Mileage Program Fee (MPF)?

There is a Mileage Program Fee of P500 for every mileage program that you enroll with. However, we are pleased to inform you that these charges are waived on your first year.

As a Platinum Visa cardholder, your Mileage Program Fee on your Visa card is waived for the Mabuhay Miles program.

How do I earn Bonus Points?

You will earn Bonus Points by simply using your Visa card for all your purchases. Every P10 charged to your card earns you one (1) Bonus Point.

How do I redeem miles?

You can redeem miles by converting your bonus points to miles with the mileage program that you prefer.

Card Type	Spend	Bonus Point	Mabuhay Miles	KrisFlyer/Asia Miles
HSBC Platinum Visa	P10	1BP	3BPs = 1mile P30 = 1mile)	7BPs = 1mile (P70 = 1mile)

For KrisFlyer and Asia Miles, a minimum of 7,000 bonus points is needed to redeem miles.

For Mabuhay Miles, a minimum of 6,000 bonus points is needed to redeem miles.

Can I still use my Mabuhay Miles Visa card?

Upon activation of your new HSBC Visa card, your Mabuhay Miles card will no longer be active. Please destroy your old HSBC Mabuhay Miles Visa card.

What is the annual fee on this card (Core Visa)?

The annual fees are as follows:

Card Type	Primary	Supplementary
HSBC Platinum Visa	P5,000	P2,500