



HSBC's One Million and More Rewards Raffle Promo Mechanics

1. HSBC's Rewards Raffle promo (referred to as "Promo") will run from June 1, 2010 to November 30, 2010.
 2. The Promo is open to all primary cardholders (referred to as "Cardholders"), whose cards are active, in good credit standing and have been locally issued by HSBC.
 3. Cardholders earn raffle entries by:
 - Using their HSBC Credit Cards in valid transactions made within the duration of the Promo Period, where a Cardholder will earn raffle entries, as follows:
 - (1) raffle entry for every multiple of Php500.00 worth of straight transactions charged to the card;
 - (2) raffle entries for every multiple of Php500.00 worth of international transactions charged to the card;
 - (10) raffle entries for every multiple of Php500.00 worth of Caltex transactions charged to the card;
 - (10) raffle entries for every instalment purchase;
 - (5) raffle entries upon first use of a newly approved card
 - Redeeming Bonus Points for raffle entries earned via online by logging on to www.hsbc.com.ph.
 - Applying for an HSBC Credit Card where Primary Credit Card applications activated within the duration of the promo period will be given 10 raffle entries.
- Provided that, Mabuhay Miles Visa Classic/Gold/Platinum Cardholders are not eligible to redeem their Bonus Points in exchange for raffle entries.
4. To join the promo, Cardholders must visit www.hsbc.com.ph, fill out the Promo Registration Form and submit online
 5. For Cardholders who have multiple accounts, each account should be registered individually by the Primary Cardholder. Supplementary Cardholders need not register.
 6. Valid transactions made by both the Primary and Supplementary Cardholders qualified to earn raffle entries include retail purchases, balance transfers, cash advances, installment purchases, and international purchases. All credit card fees and charges like annual fees, late charges, finance charges, credit card sale slip retrieval fees, cash advance fees, over limit fees, and debit adjustments will not earn raffle entries.
 7. For more chances of winning in the grand raffle draws, Cardholders other than those holding Mabuhay Miles Visa Classic, Gold or Platinum cards may convert their accumulated Bonus Points to raffle entries as follows:
 - 100 Bonus Points = 1 raffle entry
 - 500 Bonus Points = 2 raffle entries for every 100
 - 1,000 Bonus Points = 3 raffle entries for every 100

Only redemptions from Primary card accounts shall be processed.

8. To redeem Bonus Points for raffle entries, Cardholders may:
- Redeem online by logging on to www.hsbc.com.ph
 - Fill out a redemption form and send it by fax to (02) 755-5034
 - Mail/drop the redemption form at any HSBC or HSBC Savings Bank branches
 - Use the Integrated Voice Response System (IVRS) by dialing (02) 85-800
 - A. Press 1 for credit card customers
 - B. Then press 2 for Credit Card Services
 - C. Then press 2 for Bonus Points Inquiry or Bonus Points Redemption
9. Redemption of Bonus Points for raffle entries is subject to the accumulation of sufficient Bonus Points at the time of redemption and final acceptance of the Bank. Any redemption using any of the available methods will be cancelled in case of insufficient Bonus Points.
10. Prizes cannot be transferred or converted to cash. The prize tax of 20%, if applicable shall be shouldered by HSBC.
11. Raffle entries shall be electronically generated by HSBC. There shall be six (6) raffle draws. Prizes for each draw will be as follows:

| Raffle Draw Dates | Qty | July 14, 2010 | Aug. 13, 2010 | Sept. 14, 2010 | Oct. 14, 2010 | Nov. 12, 2010 | Dec. 14, 2010 |
|--|-----|-------------------|-------------------|------------------|-------------------|------------------|------------------|
| Qualified Entries (cut-off is 11:59PM) | | June 1 to June 30 | June 1 to July 31 | June 1 to Aug 31 | June 1 to Sept 30 | June 1 to Oct 31 | June 1 to Nov 30 |
| RAFFLE PRIZES | | Number of Winners | | | | | |
| myPhone B31 | 300 | 30 | 30 | 50 | 50 | 70 | 70 |
| myPhone T33 | 50 | 5 | 5 | 10 | 10 | 10 | 10 |
| Samsung Netbook | 20 | | | 5 | 5 | 5 | 5 |
| Samsung 32"LCD TVs | 10 | | 2 | 2 | 2 | 2 | 2 |
| 46" LED TV | 5 | | | | 1 | 2 | 2 |
| Php 1MM Cash Credit | 1 | | | | | | 1 |
| Total # of Winners | 386 | 35 winners | 37 winners | 67 winners | 68 winners | 89 winners | 90 winners |

12. All draws will be held at the HSBC office located at the HSBC Centre, 3058 Fifth Avenue West, Bonifacio Global City, Taguig City at 3:00 PM in the presence of a DTI representative.
13. Cardholders can win only once during a draw. Should cardholder win more than once, the prize of a higher value will be awarded. Non winning raffle entries will automatically be included in the succeeding draws.
14. Cardholders corresponding to the raffle numbers will be validated against HSBC's records. Cardholder's account must be active and in good credit standing at the time of the raffle draw. Otherwise, another winner will be drawn.
15. Winners shall be notified by telephone and registered mail based on the Cardholder's contact details in HSBC's records.
16. Prizes must be claimed within sixty (60) calendar days from receipt of notification from HSBC. Otherwise, they shall be forfeited and retained by HSBC with prior DTI approval.
17. Winners authorize HSBC to disclose and publish their names, photos and other particulars determined by HSBC to any person/s and in any mode or manner as HSBC may deem appropriate.
18. The earning and redemption of Bonus Points are subject to the terms and conditions of HSBC's Rewards Programme.
19. Employees of HSBC in the Philippines, its advertising/PR agencies, and its accredited service providers including their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promo.