



HSBC Live+ 5% Cashback Travel Promo Terms and Conditions

1. HSBC Credit Card's 2025 Live+ 5% Cashback Travel Promo (the "Promo") shall run from November 1, 2025 – January 31, 2026 (the "Promo Period").
2. Under this promo, all Primary and Supplementary Live+ cardholders (the "Cardholders") may earn a 5% Cashback (inclusive of the base cashback rate of 0.2%) on eligible transactions made using their Live+ Credit Card at the following merchants:

Spend Category	Merchant Category Code*
Airlines	3000 - 3350, 4511
Travel Agencies	4722, 4733
Lodging/Hotels/Resorts	3501 – 3838

*Merchant Category Code refers to the classification of each merchant establishment as determined by their acquiring banks based on the nature of the merchant's business as defined by VISA.

Eligible transactions are the following:

- Straight purchases
 - Online transactions
 - Installment transactions
 - Foreign currency transactions
3. Eligible transactions should be made within the Promo Period to be eligible to receive the 5% Cashback.
 4. To be eligible to receive the 5% Cashback at applicable merchants, the Cardholder must meet a minimum accumulated spend of Php10,000 on their HSBC Live+ Credit Card for that statement. Live+ Credit Card customers who do not meet the minimum accumulated spend will still earn a base cashback rate of 0.2%.
 5. Cashback earned by qualified Supplementary Cardholders shall be credited to the Account of the Primary Cardholder.
 6. The maximum cashback that can be earned by each Account (based on the cumulative spend of the primary and all supplementary cardholders on the account) is PHP 1250 per statement month, inclusive of the other in-card features' cashback. Transactions that earn separate cashback (such as the Caltex fuel cashback) are excluded from this monthly cap.

7. Only Accounts that have an open status will be included in the Cashback computation for the month or statement cycle.
8. The total Cashback earned during the customer's monthly statement cycle will be posted in the Primary Cardholder's Account by 27th day of the month after their statement's cutoff date.
9. The Cashback amount to be credited to an Account will be rounded off.
10. Any Cashback credited to your Account will not be considered as a payment to your Account and cannot be used to offset the Minimum Amount Due. The Cardholder is required to settle at least the Minimum Amount Due in the statement to avoid fees or charges to be billed to the Account.
11. Cashback cannot be exchanged for any other rewards or converted to a Manager's Check or similar financial instruments.
12. In the event that your HSBC Live+ Credit Card is lost or stolen, you can continue to make purchases with your replacement credit card when you receive it and all such purchases made will continue to qualify for Cashback.
13. If an Account is upgraded or downgraded to a different product type that is not the HSBC Live+ Credit Card, the new account is not eligible to earn Cashback under this Promo. In the event that your HSBC Live+ Credit Card is upgraded, downgraded, or converted to a different product type prior to the crediting of the Cashback for a specific month/statement cycle, your new account will not be able to earn Cashback from transactions made in the previous calendar month/statement cycle, prior to the upgrade, downgrade, or conversion.
14. Any disputed, reversed or cancelled transactions will not qualify as an eligible transaction for cashback.
15. Cashback accrued or credited for any eligible transaction that is reversed or cancelled on the same calendar month/statement cycle will be deducted from the total Cashback amount that is eligible for that month/cycle when the reversal or cancellation is posted in the Account.
16. If no error is reported by the Cardholder within thirty (30) calendar days from receipt of a statement, the Cardholder shall be deemed to have accepted the Cashback posted in the statement. However, this shall not prejudice the right of HSBC to correct at any time any computation or posting of Cashback which it has deemed to be erroneous.
17. Disputes with respect to the Cardholder's eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC in concurrence with DTI.

18. Fraud, abuse or any unauthorized action relating to the credit card transaction, the awarding of the cash back or the participation in the Promo, may result in the disqualification of the Cardholder from the Promo, suspension and/or cancellation of card privileges and/or the reversal of the cash back from Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

19. These Terms & Conditions are governed by the laws of The Philippines.

Per DTI-FTEB Permit No. 241523 Series of 2025

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