

Accelerated Rewards Terms and Conditions

1. The Accelerated Rewards feature ("Feature") is applicable to holders of HSBC Red MasterCard, HSBC Gold Visa and MasterCard, HSBC Advance Visa, HSBC Platinum Visa and HSBC Premier MasterCard credit cards only ("Cardholders").

2. Under the Feature, Cardholders earn extra Bonus Points, as follows:

a. **HSBC Red MasterCard credit cardholders shall earn 4X Bonus Points when Shopping**

This covers all Philippine-based department stores, clothing / apparel / accessories stores and similar establishments that are tagged by the merchant's credit card acquirer as having **Merchant Category¹ Codes 5311, 5948, 5699, 5691, 5611, 5621, 5631, 5641, 5651, 5661, 5655, 5137 and 5139**. Installment transactions made at these establishments are qualified to earn Accelerated Rewards. Excluded from this benefit are transactions made at service merchants such as drug stores, gas stations, groceries/supermarkets, appliance and convenience stores

b. **HSBC Gold Visa and MasterCard credit cardholders shall earn 3X Bonus Points when Shopping**

This covers all Philippine-based department stores, clothing / apparel / accessories stores and similar establishments that are tagged by the merchant's credit card acquirer as having **Merchant Category¹ Codes 5311, 5948, 5699, 5691, 5611, 5621, 5631, 5641, 5651, 5661, 5655, 5137 and 5139**. Installment transactions made at these establishments are qualified to earn Accelerated Rewards. Excluded from this benefit are transactions made at service merchants such as drug stores, gas stations, groceries/supermarkets, appliance and convenience stores.

c. **HSBC Platinum Visa and HSBC Premier MasterCard credit cardholders shall earn 4X Bonus Points when Shopping**

This covers all Philippine-based department stores, clothing / apparel / accessories stores and similar establishments that are tagged by the merchant's credit card acquirer as having **Merchant Category¹ Codes 5311, 5948, 5699, 5691, 5611, 5621, 5631, 5641, 5651, 5661, 5655, 5137 and 5139**. Installment transactions made at these establishments are qualified to earn Accelerated Rewards. Excluded from this benefit are transactions made at service merchants such as drug stores, gas stations, groceries/supermarkets, appliance and convenience stores.

d. **HSBC Gold Visa and MasterCard credit cardholders shall earn 3X Bonus Points when Dining**

This covers all Philippine-based restaurants, bistros, bars and similar establishments that are tagged by the merchant's credit card acquirer as having **Merchant Category¹ Codes 5921, 5814, 5813, 5812, 5462 and 5499**. Excluded from this benefit are transactions made at fast food restaurants that accept credit card payments.

e. **HSBC Platinum Visa and HSBC Premier MasterCard credit cardholders shall earn 4X Bonus Points when Dining**

This covers all Philippine-based restaurants, bistros, bars and similar establishments that are tagged by the merchant's credit card acquirer as having **Merchant Category¹ Codes 5921, 5814, 5813, 5812, 5462 and 5499**. Excluded from this benefit are transactions made at fast food restaurants that accept credit card payments.

f. **HSBC Advance Visa credit card holders earn 4X Bonus Points when using the card online**

This covers all Local and Foreign Currency denominated credit card online purchases/transactions made on the card.

g. **HSBC Platinum Visa and HSBC Premier MasterCard credit cardholders earn 4X Bonus Points when using the card overseas**

This covers all Foreign Currency denominated credit card purchases/transactions made on the card, including online transactions on foreign currency. Excluded from this benefit are cash advance transactions.

3. No minimum spend per month is required to earn Accelerated Rewards.

4. A maximum accumulated monthly spend across the pre-defined merchant categories, shall earn accelerated points. Amounts in excess of the maximum accumulated spend shall earn the regular Bonus Points following the standard Bonus Points Earn Rate of 1 Bonus Point for every PHP10 spend on HSBC Red MasterCard, 1 Bonus Point for every PHP15 spend on HSBC Advance Visa, and 1 Bonus Point for every PHP20 spend on HSBC Gold Visa and MasterCard, HSBC Platinum Visa and HSBC Premier MasterCard.

Credit Card Type	Maximum Accumulated Spend
HSBC Red MasterCard	PHP40,000
HSBC Gold Visa	
HSBC Gold MasterCard	
HSBC Advance Visa	
HSBC Platinum Visa	PHP60,000
HSBC Premier MasterCard	

5. For installment transactions, the Accelerated Rewards will be computed based on the total installment amount and will be credited to the card account one time on the succeeding month of purchase.
6. Computation of Accelerated Rewards Points:
- a. HSBC Red MasterCard and HSBC Advance Visa will be done once a month and will be credited to the card account every 25th banking day of the following month.
 - b. HSBC Gold Visa and MasterCard, HSBC Platinum Visa and HSBC Premier MasterCard will be credited to the card account immediately upon transaction posting.
7. Rewards Terms and Conditions apply.

CONFORME:

I HAVE READ AND UNDERSTOOD THE ABOVE TERMS AND CONDITIONS, AND HEREBY AGREE ON AND CONSENT TO SUCH TERMS AND CONDITIONS.

Customer's Signature over Printed Name



Date:

¹Merchant Category 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 and MasterCard