

Accelerated Rewards Terms and Conditions

1. The Accelerated Rewards feature ("Feature") is applicable to holders of HSBC Red Mastercard, HSBC Gold 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 Mastercard, HSBC Platinum Visa and HSBC Premier 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 Red 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.

- d. HSBC Gold Mastercard, HSBC Platinum Visa and HSBC Premier 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 Red Mastercard and 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.

- f. HSBC Red Mastercard, HSBC Platinum Visa and HSBC Premier Mastercard credit cardholders **earn 4X bonus points when using the card overseas**

This covers all overseas purchases/transactions made in foreign currency on the credit card, including local online transactions in 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 PHP15 spend on HSBC Advance Visa, and 1 Bonus Point for every PHP20 spend on HSBC Red Mastercard, HSBC Gold Mastercard, HSBC Platinum Visa and HSBC Premier Mastercard.

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

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 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.

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

Accelerated Rewards for HSBC Red Mastercard will be effective June 1, 2017

HSBC Philippines is regulated by BSP. To contact HSBC for inquiries or complaints, call (02) 8858-0000 from Metro Manila, 1-800-1-888-0000 PLDT domestic toll-free (outside of Metro Manila), email hsbc@hsbc.com.ph, or visit hsbc.com.ph/feedback. You may also get in touch with the Bangko Sentral Financial Consumer Protection Department through their email: consumeraffairs@bsp.gov.ph. Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.

HSBC has an Employee Handbook, which mandates all its officers and employees to treat clients with a high degree of professionalism, efficiency, accuracy, care and courtesy. Officers and employees are enjoined to always be conscious of promoting HSBC's good image and protecting its reputation whether they are within or outside Bank premises.

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