



HSBC's Back-To-School Cash Back Promo

1. The Back-to-School Cash Back Promo (the "Promo") is open to all primary and supplementary Cardholders of HSBC Gold Visa Cash Back credit cards (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholders").
2. This Promo shall run from **August 6, 2020** until September 30, 2020 ("Promo Period").
3. All eligible Cardholders will earn a total of 5% cash back for back-to-school transactions made on his/her Credit Card during the Promo Period. This will be inclusive of the regular 0.5% or 1% cash back that can be earned on these transactions, as defined under the HSBC Cash Back Credit Card Terms and Conditions.
 - Eligible back-to-school transactions are the following:
 - i. Straight purchases; or
 - ii. Online transactions
 - The transactions should be made at the following merchants with any of the following Merchant Category Codes¹:

Merchant Category	MCC	Regular Cash Back	Additional Cash Back during the Promo Period	Total Cash Back during the Promo Period
Department Stores	5311	1% (July-August)	4%	5%
		0.5% (September)	4.5%	
Schools	8211, 8220, 8241, 8244, 8244, 8249, 8299, 8351	0.5%	4.5%	
Computer Software Stores	5734	0.5%	4.5%	
Appliances	5722	0.5%	4.5%	

4. Cash back will not be applied to any unposted or cancelled card transaction or any card transaction posted during the promo period but subsequently reversed or refunded in whole or in part.
5. The additional cash back earned by the eligible primary and supplementary cardholders under this Promo will be credited to the eligible primary cardholder's HSBC Credit Card account, which was used to make the eligible spend, within the last week of the succeeding calendar month (ie. Within Sep 24 - 30, 2020 for August transactions).
6. At the time of eligible spend or receipt of the additional cash back, the eligible Cardholder's HSBC Credit Card account must not be delinquent, and/or invalid, cancelled or closed, otherwise they will be disqualified from participating in this Promo or receiving the additional cash back.
7. The maximum total additional cash back to be awarded will be subject to the HSBC Cash Back Credit Card Terms and Conditions clause #5, as indicated below:

"The maximum cash back that can be earned per account (based on the accumulated spend of the Primary Cardholder and all Supplementary Cardholders per account) is Php1,200 per calendar month."
8. Cash back cannot be exchanged for any other rewards, or converted to a Manager's Check or other similar financial instruments.
9. Disputes as to the additional cash back or as to the absence of an expected cash back should be raised by the Cardholder within thirty (30) days counted from the receipt of the Billing Statement in question. Beyond the said period, the Billing Statement shall be deemed correct with regards to the cash back relating to the qualified transactions for the covered billing period.
10. The cash back earned is subject to the HSBC Cash Back Credit Card Terms and Conditions.
11. Decisions made by HSBC, in accordance with these Terms and Conditions as well as with applicable rules and regulations, on all matters relating to this Promo will be at HSBC's absolute discretion and will be final and binding on all participants. In case of disputes arising out of this promotion, the decision of HSBC shall be final in concurrence with DTI.

Per DTI Fair Trade Permit No. 103073, Series of 2020.

¹ Merchant 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