



**HSBC Back to School Installment Campaign 2026
Terms and Conditions**

1. **HSBC Back to School Installment Campaign 2026** ("Promo") is open to all HSBC Primary Credit Cardholders of the following: HSBC Premier Travel Card, HSBC Premier Mastercard, HSBC Live+ Credit Card, HSBC Red Mastercard, HSBC Platinum Visa Rebate, and HSBC Gold Visa Cash Back ("HSBC Credit Cards"). Debit and Corporate cards are excluded from the Promo.
2. The Primary Cardholder ("Qualified Cardholder") must be in good credit standing during the Promo Period, in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw, or terminate the card pursuant to Legal and Compliance Policy considerations.
3. Promo shall run from **May 15, 2026 to September 30, 2026** ("Promo Period").
4. **Promo Registration:**
 - a. Qualified Cardholders will receive an invitation to join the Promo via Viber, SMS, In App Notification and/or eDM invitation sent by HSBC to their HSBC-registered mobile number or E-mail address.
 - b. To register, the Qualified Cardholder should text the following using their HSBC-registered mobile number:

HIP<space>5-DIGIT USER CODE to 09191603900 (Example: HIP ABCDE)
 - c. The Qualified Cardholder who are successfully registered to the Promo shall earn up to PHP1500 Giftaway Universal eGCs ("Reward") for qualified and posted transactions.

Minimum Single-Receipt 0% Merchant Installment Transaction ("Qualified Transaction")	Reward	Number of Rewards
PHP15,000 and Up	PHP500 Giftaway Universal eGC	Maximum of 3

- d. By registering to the Promo, the Qualified Cardholder:
 - i. Warrants that he/she is responsible for, voluntarily providing, and consenting to provide his/her personal information and other information that may be required by Giftaway, the third party managing the site for HSBC, and agrees that any information provided in the Promo website will be subject to the confidentiality, data privacy, and security terms of Giftaway.
 - ii. Releases and forever discharges HSBC of any liability in relation with the Promo. He/She shall not commence, aid, or in any way prosecute or cause to be prosecuted any action or proceeding based upon any claims, demands, causes of action, obligations, damages, or liabilities subject of the HSBC Back to School Installment Campaign 2026 and agree to indemnify and hold HSBC free and harmless from and against any and all claims, demands, causes of action, obligations, damages, or liabilities which are the subject of the HSBC Back to School Installment Campaign 2026, including court costs and attorney's fees,

from or in connection with any action or proceeding brought, assisted or prosecuted contrary to its provisions.

- iii. Agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of Reward/s upon completion of qualified purchases.
- iv. Acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.

5. A Qualified Cardholder may earn a maximum of **three** (3) rewards based on his/her first three qualified transactions during the Promo Period. For example:

Transaction Date	Qualified Card used by	Merchant	Spend Amount (PHP)	Qualified to earn the Reward?	Remarks
15-Jun-26	Primary Cardholder	SM Store	15,000	Yes	Achieved spend requirement
15-Jun-26	Primary Cardholder	SM Store	5,000	No	Below min. spend requirement)
04-Jul-26	Supplementary Cardholder	Uniqlo	15,000	Yes	Achieved spend requirement
05-Jul-26	Primary Cardholder	Tiffany & Co	40,000	Yes	Achieved spend requirement
01-Aug-26	Primary Cardholder	Samsung	85,000	No	Achieved spend requirement but account already achieved max of 3 rewards during the promo period.

- 6. The Supplementary Card's purchases will earn Rewards for the Primary Cardholder if the Primary Card is qualified and has successfully registered to the Promo. The eligibility of the supplementary Cardholder's purchases is dependent on the Primary Card's credit standing and is subject to the same qualifications and restrictions applicable to the Primary Card. Only the Primary Cardholder will receive the Reward.
- 7. Qualified Transactions refer to transactions meeting the spend requirement of at least PHP15,000 on 0% merchant installment purchases during the Promo Period. These will include valid transactions of the Supplementary Cardholder.

8. Each Qualified Transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same installment transaction shall not be counted as a separate transaction amount on the Qualified Cardholder's account.
9. HSBC 0% Credit Card Installment Plan can be applied to transactions subject to minimum spend requirement per merchant.
10. Qualified Cardholders must settle payment with their HSBC Credit Card to enjoy the Promo.
11. The following transactions are excluded from earning the Reward:
 - a. Straight Transactions, Cash Advance Transactions, Quasi-Cash Transactions¹, Cash Installment Plan, Balance Transfer, and Balance Conversion.
 - b. Split installment transactions under the same sales invoice with the merchant on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.

¹ Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

12. An SMS/EDM notification with the Reward's eGC link shall be sent **weekly** to the Primary Cardholder **every Friday starting May 22, 2026** for verified transactions posted within the week. Qualified Cardholders may claim their Giftaway Universal eGCs by accessing the Giftaway eGC link and by following the merchant's instructions on how to redeem the Giftaway Universal eGC usage guidelines and mechanics apply.
13. Redemption of eGC will only be valid for 90 days upon receipt for rewards earned from qualified transactions made during the Promo Period.
14. Earned rewards can be used at Giftaway's partner merchants such as, but not limited to SM Store, Grab, Shopee, Lazada, and more. Applicable delivery and other processing service fees from the store where the Giftaway Universal eGC will be used are not included in the reward earned and shall be shouldered by the cardholder. Qualified Cardholders may claim their Universal eGC by accessing the Giftaway eGC link and by following the merchant's instructions on how to redeem the eGC.
15. HSBC is not an agent of Giftaway, and/or any Giftaway merchant, and/or any participating merchant/s and makes no representation as to the quality of the goods and services provided. All feedback regarding the quality of the goods and services provided should be directed to Giftaway or any of the participating merchant/s.
16. It is the Qualified Cardholder's responsibility to safekeep the Giftaway eGC codes to avoid any redemption issues and fraudulent claims.
17. The Cardholder will be disqualified from the Promo in the event that his/ her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
18. This Promo can be availed of in conjunction with other promos of HSBC.
19. The Reward/s cannot be exchanged for cash or other products.
20. 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 discretion and will be final and binding on all participating with the concurrence of DTI.
21. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation

of card privileges and/or charging full cost of the Reward/s to Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

22. These Terms and Conditions are governed by the laws of The Philippines.

Per DTI Fair Trade Permit No. FTEB – 256166 Series of 2026

To contact HSBC for inquiries or complaints, call (02) 8858-0000 or (02) 7976-8000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) +800 100-85-800 international toll-free for selected countries/regions, talk to us through the Chat feature of our website hsbc.com.ph, or visit hsbc.com.ph/feedback.

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