



**With HSBC's Card Balance Conversion Plan, you can go on that adventure you've always wanted and live life to the fullest.**

Convert your recent expenses on your HSBC Credit Card to affordable installments, payable up to 24 months.

Simply call (02) 85-800 (in Metro Manila) or 1-800-1-888-8555 (outside Metro Manila) today to know more and apply.

No HSBC credit card yet?

[Apply now! >](#)

HSBC Credit Card. The One Card for Home and Away.  
Terms and conditions apply.

**HSBC's Card Balance Conversion Plan**

**Terms and Conditions:**

1. HSBC's Card Balance Conversion Plan is limited to select HSBC credit cardholders ("Cardholder") of good credit standing. HSBC's Card Balance Conversion Plan allows a Cardholder to convert a non-installment or straight retail transaction (Straight Transaction) on his/her HSBC credit card (the "Card") into installment within the same Card at the applicable interest and other fees.
2. Cash advances, interest charges, fees and unbilled installment amortizations may not be converted into installment via HSBC's Card Balance Conversion Plan.
3. The HSBC Card Balance Conversion Plan amount must result to a monthly installment amount of at least PHP500.00.
4. The Total HSBC Card Balance Conversion Plan Amount plus its total Interest Amount shall be deducted from the available credit limit on the HSBC credit card account, which should be sufficient to cover the sum, at the time of approval, but shall be posted at statement billing / cut-off date in fixed equal monthly installment amounts on each statement of account.
5. The Total HSBC Card Balance Conversion Plan Installment Amount is computed as the approved HSBC Card Balance Conversion Plan Amount plus the total amount of the Interest for the chosen repayment period.



6. HSBC shall have the absolute and exclusive right to approve or decline all HSBC Card Balance Conversion Plan applications. HSBC may, at its sole discretion, approve only a portion of the HSBC Card Balance Conversion Plan Amount applied for without need to inform the Cardholder beforehand. The Cardholder shall be responsible for following up with HSBC on the status of his/her HSBC Card Balance Conversion Plan application. In case of a declined HSBC Card Balance Conversion Plan application, HSBC is not required to notify the Cardholder of such decline and the reason thereof. For this purpose, the Cardholder may call (02) 85-800 or 1-800-1-888-8555 (domestic toll-free for calls outside of Metro Manila through PLDT landlines). HSBC shall not be liable for overdue charges of the Cardholder's HSBC card or the card account being overdue, or any interest or penalty charges imposed upon the Cardholder as a result of the declined HSBC Card Balance Conversion Plan application.
7. If the cut-off has already passed at the time of HSBC Card Balance Conversion Plan approval, Cardholders will still have to pay the Minimum Amount Due stated in his/her latest Statement of Account even if the transactions included are already converted to HSBC's Card Balance Conversion Plan. The Cardholder's payment will be offset in his/her next Statement of Account where the HSBC Card Balance Conversion Plan conversion and the first HSBC Card Balance Conversion Plan amortization are reflected.
8. The entire monthly HSBC Card Balance Conversion Plan Installment Amount shall form part of the Minimum Amount Due on each statement of account. Cardholders shall have the option to pay the Minimum Amount Due, every month. If the Cardholder revolves any portion of the Total Amount Due in any given month, the account will be subject to the computation of the Interest Charge and Late Payment Charge (if applicable) for that month.
9. All HSBC Card Balance Conversion Plan Monthly Installment Amounts posted in the Cardholder's account shall not earn additional Bonus Points or Cash Back.
10. Should the Cardholder cancel or pre-terminate his/her installment plan under HSBC's Card Balance Conversion Plan, the unpaid portion of his/her HSBC Card Balance Conversion Plan installment plan will be posted back as part of his/her outstanding balance for the month immediately following cancellation. HSBC reserves the right to charge to the Cardholder's account Three Hundred Pesos (PHP300.00) or 5% of the HSBC Card Balance Conversion Plan Amount remaining unpaid as of the date of pre-termination, whichever is higher, as a processing fee for the pre-termination of the HSBC Card Balance Conversion Plan transaction.
11. The Terms & Conditions governing the issuance and use of the HSBC Credit Card and the HSBC's Card Installment Plan are incorporated herein by reference and made an integral part thereof.

Valid as of 17 August 2017.