



UNFOLD

GREAT DEALS AT 0% INSTALLMENT WHEN YOU USE YOUR HSBC CREDIT CARD

0% installment



[Apply now](#)

[In detail](#) [More information](#) [HSBC's 0% Installment Merchants](#) [Exclusive Deals](#)

Enjoy instalment deals up to 36 months to pay with your HSBC Credit Card

With your HSBC Credit Card, you can purchase high-ticket items like gadgets, appliances, airplane tickets and so much more at 0% interest on instalment payable up to 36 months!

HSBC's 0% Instalment merchants*

Airlines	Philippine Airlines
Computer, Gadgets, Electronics, Appliances, Telecommunications	Abenson Automatic Centre Fone Style PC Express Silicon Valley Ambassador Appliances Inc AV Surfer Globe Powermac SM Appliance** Ambassador Home & Electronics Centre Inc. Avid iSwitch Robinson's Appliance Villman Anson Electroworld Manila Imperial Robinson's Savers Western KitchenAid Fissler inSinkErator Tempur Coleman Memoxpress TCA Digital Perfect Shot
Department Stores	Robinson's Dept Store Rustan's Department Store The SM Store SM Mindpro Zamboanga W Department Store
Food Stores/ Supermarkets	Amway Savemore Market SM Hypermarket SM Supermarket
Health, Beauty and Wellness	Facial Care Marie France Medical City Svenson
Home Furnishing	Ace Builders Ace Hardware Crate & Barrel Robinson's Builders Ace Express Blims Handyman True Value
Other Retail	Baby Company Pet Express Toy Kingdom Toys R' Us Watsons
Retail Boutiques, Clothing	Adidas Calvin Klein Platinum Levi's Sfera Uniqlo Adora Forever 21 New Balance Simply Shoes Uptrend Fashion - Surplus Bata Shoes Hermes Nike Surplus Bvlgari Joseph Rustan's Redtag Store The Body Shop Cartier Kultura Robinson's Fashion Affiliates (Topshop, Topman, Dorothy Perkins, Burton, Miss Selfridge, G2000, Warehouse) Tiffany Crocs Sports Central



More information

[Terms and conditions](#)

[Frequently Asked Questions](#)

Special Deals

Shopping



The SM Store

Travel



Philippine Airlines

Appliances

**MANILA IMPERIAL
MOTOR SALES**

Manila Imperial Motor Sales



Gadgets



CameraHaus



Fone Style



Henry's Cameras



Switch



HSBC's Card Instalment Plan

Terms and Conditions

1. HSBC's Card Instalment Plan ("HIP") is the instalment facility of The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), which allows an HSBC credit cardholder ("Cardholder") to purchase selected goods and services from accredited HIP merchants in the Philippines using their HSBC credit card ("the Card") and pay for the same, together with applicable interest and other fees, on instalment basis. In certain instances or promotions, HSBC may, at its sole discretion, allow the Cardholder to convert into instalment transaction purchases made using the Card at non-accredited HIP merchants.
2. The Cardholder agrees that HSBC may at its option require a minimum purchase amount to qualify for HIP.
3. The Cardholder agrees that the beneficial title to the goods purchased through HIP, including any and all replacements, accessions and accessories thereto, shall remain with HSBC until the total HIP instalment price is paid in full. The Cardholder shall, in the meantime, possess and hold the same in trust for HSBC.
4. The Cardholder agrees not to alter, return, pledge, mortgage, sell, assign, pawn, lease or part with the possession of the goods without the prior written consent of HSBC and until and unless the Cardholder shall have paid the total HIP instalment price including all other charges that may arise out of the purchase.
5. The Cardholder acknowledges that the total HIP instalment price plus any Interest ("Handling Fee") from the instalment purchase shall be deducted from the available credit limit on the HSBC credit card account at the time of approval, but shall be posted at Statement billing / cut-off date in fixed equal monthly instalment amounts on each statement of account. The entire monthly instalment amount shall form part of the Minimum Amount Due on each statement of account. The Cardholder shall have the option to pay the Minimum Amount Due, every month. . If he does so, or if the Cardholder revolves any portion of the Total Amount Due in any given month, this shall be included in the computation of the Finance Charge and Late Payment Charge (if applicable) for that month. The Cardholder shall be liable to pay these charges, plus any applicable taxes and charges required by the government thereon, over and above the applicable interest due on the instalment transaction. The finance charges, at HSBC's prevailing rate, will be levied using the average daily balance method upon the Cardholder's opening balance and all new transactions posted, including any applicable fixed monthly instalment amount and interest thereon, within the statement period accrued from the transactions' posting date until the end of the current statement period.
6. The use of the Card in connection with HIP shall be subject to the Terms and Conditions governing HSBC's Credit Card Products to the extent not inconsistent herewith.
7. The Cardholder's availment of HIP shall be considered his/her acceptance of and agreement to be bound by these terms and conditions and such amendments hereof as may be made by HSBC and advised from time to time.
8. HIP cannot be availed of in conjunction with ongoing HIP Merchant, other HSBC credit card and/or government promotions.
9. HIP is available in select branches and over select items of the HIP merchant. The HIP Merchants listed in this material are current as of print date. HSBC reserves the right to change the line-up of HIP Partner Merchants participating in the HIP program from time to time. The latest list of HIP merchants may be found at HSBC's website www.hsbc.com.ph. The items included in the 0% Interest Instalment Plan and/or in the Deferred Payment Plan, shall be identified in the price tag of the item.
10. In case of pre-termination or cancellation of the HSBC Card Instalment Plan transaction before the end of the chosen repayment period, HSBC reserves the right to charge to the cardholder's account a processing fee of Five Hundred Pesos (P500), whichever is higher.
11. All decisions made by HSBC or the HIP Merchant regarding this promotion are considered final.

Updated as of July 2013.



HSBC's Card Instalment Plan

Frequently Asked Questions

1. What is HSBC's Card Instalment Plan?

HSBC's Card Instalment Plan (HiP) is a feature of your HSBC credit card that allows you to pay credit card purchases made at accredited merchants in fixed monthly instalments ("instalment") at zero percent (0%) interest over your preferred repayment period.

"Repayment Period" refers to the number of months you have to pay off the purchase amount. It is also commonly called "tenor" or "term."

2. Who can avail of instalment?

All HSBC credit cardholders in good credit standing are eligible to purchase on instalment.

3. What do you mean by zero percent (0%) interest?

Zero percent (0%) refers to an instalment transaction where there is no additional interest or finance charge that is applied to the actual cost of the item you purchased using your HSBC Credit Card's instalment facility over the selected tenor. As such, you only need to pay monthly a fixed amount computed by dividing the purchase amount by the chosen number of months to pay.

Monthly Instalment Amount at 0% interest = Purchase Amount/No. of Months to Pay

4. What happens in case my instalment transaction amount cannot be divided equally over the chosen tenor or term?

The system shall make the necessary adjustment on the last monthly instalment amount to be posted to your Statement of Account. For example, an instalment transaction amount of Php10,000 payable over a 3-month tenor shall be posted to your SOA as follows:

1st of 3 instalments = Php3,333.33

2nd of 3 instalments = Php3,333.33

3rd of 3 instalments = Php3,333.34

5. Is there a minimum purchase amount for a transaction to be eligible for instalment?

To qualify, cardholders must satisfy the single-receipt transaction minimum purchase amount prescribed by the merchant. Some merchants may allow cardholders to combine several items in order to reach the minimum purchase amount.

6. What tenors are available?

The shortest instalment tenor we offer is three (3) months to pay. Certain stores may offer longer instalment tenors such as 6 months, 9 months, 12 months, 18 months and above. Please ask the merchant your options before making a purchase.

7. Are all the items in stores available for purchase on instalment?

Our partner stores determine which items may be purchased on instalment. Please ask the merchant your options before making a purchase.

8. Where can I avail of HSBC's Card Instalment Plan?

The option to do instalment is available at selected appliance centers, furniture stores, department stores and specialty fashion retail shops. HSBC is continually expanding its network of partner stores so please always ask the merchant your options before making a purchase.

9. Can I clearly see in my statement of account all instalment transactions? My monthly instalment amortization?

Yes, it will be reflected in your Statement of Account as a regular purchase transaction with the monthly instalment amount and schedule of payment (e.g. 1st of 12 instalments) shown. There's also an instalment summary section found at the lower left of your statement.

10. If I cannot pay the monthly instalment amount for the month, will I incur penalty charges?

The monthly instalment amount of instalment transactions made starting 22 July 2013 will form part of your Minimum Amount Due--which must be fully paid on Due Date. Should you be unable to pay the monthly instalment amount by the Due Date, or the full amount of your Minimum Amount Due by the Due Date as indicated in your Statement of Account, your account will become past due and your account will incur finance and late charges.

11. If I am currently revolving a balance on my card, will I still be charged interest on my monthly instalment amount even if I pay it off in full?

For instalments availed starting 22 July 2013, no finance charges will be incurred on the instalment itself if you pay the full Minimum Amount Due on or before the payment due date.

Instalments availed prior to 22 July 2013 will still incur finance charges if the monthly balance of the card is not fully paid.



12. Can my supplementary card get items for instalment?

Yes. Please note though that all instalment purchases made by your supplementary card shall be posted and/or charged to your credit card account.

13. How much of the instalment amount will be applied to my available credit limit?

You do not have a separate credit limit for instalment thus the entire instalment amount will be deducted from your card's available credit limit. Your available credit limit will be replenished as you pay your total due amount each month.

14. Do I earn Bonus Points for my instalment transactions?

Yes. You earn the bonus points from the time you made the instalment transaction.

For more information regarding HSBC's Card Instalment Plan, please call our 24/7 hotline at (02) 85-800. You may also visit www.hsbc.com.ph.

The SM Store



Offer valid until December 31, 2018
Per DTI-FTEB Permit No. 16771, Series of 2018

Philippine Airlines

0% instalment up to 9 months, subject to the following minimum amount:

- PHP20,000 – 3 months
- PHP50,000 – 6 months
- PHP100,000 – 9 months

Book via www.philippineairlines.com

Valid until January 31, 2019
Per DTI-FTEB Permit No. 14525, Series of 2018





Manila Imperial Motor Sales



DAIKIN SPLIT TYPE INVERTER AIRCONS

FTKC25SQVMÂ 1HP

Selling Price: PHP32,200
As low as PHP894.44 per month for 36 months

FTKC35SQVM 1.5 HP

Selling Price: PHP36,000
As low as PHP1,000.00 per month for 36 months

FTKC50SQVM 2.0HP

Selling Price: PHP46,300
As low as PHP1,286.11 per month for 36 months

FTKC60SQVM 2.5 HP

Selling Price: PHP53,700
As low as PHP1,491.67 per month for 36 months



KOPPEL SPLIT TYPE INVERTER AIRCONS

KV09WM-ARF21CÂ 1HP

Selling Price: PHP30,000
As low as PHP833.33 per month for 36 months

KV12WM-ARF21C 1.5HP

Selling Price: PHP34,000
As low as PHP944.44 per month for 36 months

KV18WM-ARF21C 2HP

Selling Price: PHP43,300
As low as PHP1,202.78 per month for 36 months

KV24WM-ARF21C 2.5HP

Selling Price: PHP50,600
As low as PHP1,405.56 per month for 36 months

KV27WM-ARF21C 3HP

Selling Price: PHP70,000
As low as PHP1,944.44

MANILA IMPERIAL MOTOR SALES

Offer valid until December 31, 2018.

Terms and conditions apply.

Per DTI FTEB Permit No. 0657, Series of 2018.

Fone Style

10% Discount on any accessories for every purchase of a mobile phone on instalment up to 36 months or straight purchase

List of Branches: All Fone Style Branches

Valid until December 31, 2018



CameraHaus

Receive a free HD DVR car dash camera for a minimum PHP30,000 spend on 24 months 0% instalment

List of Branches: All branches

Valid until December 31, 2018





Henry's Cameras



Get a FREE Havit M6 Bluetooth Speaker (worth PHP1,690) for a minimum single receipt purchase of PHP25,000 on 0% installment from 6 to 24mos

September 15 to December 31, 2018
Redemption period until March 1, 2019

Per DTI-FTEB Permit No. 17417, Series of 2018.



List of Branches:

Henry's Cameras Quiapo
Henry's Cameras Hidalgo
Henry's Cameras Trinoma
Henry's Cameras SM North Edsa
Henry's Cameras Uptown BGC
Henry's Cameras Circuit
Henry's Cameras Ayala Cebu
Henry's Cameras Virra Mall
Henry's Cameras Alabang Town Center
Henry's Cameras Glorietta

September 15 to December 31, 2018
Redemption period until March 1, 2019

Per DTI-FTEB Permit No. 17417, Series of 2018.

Switch

0% instalment up to 9 months, subject to the following minimum amount:

- PHP20,000 – 3 months

Apple Watch Series 1
Apple Watch Nike +
Apple Watch Series 3
Apple Airpods*

- 0% Installment up to 36 months on other Apple devices released last 2016.

Available in all lswitch branches nationwide.

Offer Valid until December 31, 2018. Per DTI-FTEB Permit No. 18357, Series of 2018.

