



## TERMS AND CONDITIONS

### I. ELIGIBILITY

1. **Choose Your Win Promo** ("Promo") is open to all Primary HSBC Credit Cardholders of the following: Gold Visa Cash Back, HSBC Red Mastercard, HSBC Platinum Visa Rebate, HSBC Advance Visa, and HSBC Premier Mastercard Credit Cards (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholder/s"). Debit and Corporate cards are excluded from the Promo.
2. The 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 Regulatory Compliance Policy considerations.
3. Promo shall run from February 1, 2023 to May 31, 2023 ("Promo Period").
4. To participate in the Promo, the Qualified Cardholder must successfully register from February 1, 2023 to March 15, 2023 ("Registration Period").
5. To register for the Promo, Qualified Cardholders shall:
  - a. receive the registration link and the unique User Code via SMS from HSBC within the Registration Period;
  - b. click the registration link, which will open the Reward Site;
  - c. enter the unique User Code;
  - d. click the 'Register' button;
  - e. view the registration confirmation (i.e. "Registration Successful.")
6. Qualified Transactions refer to valid transactions on either straight or merchant 0% installment purchases transacted and posted during the Promo Period. This will include valid transactions of the Supplementary Cardholder.
7. Each merchant 0% installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same merchant 0% installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
8. The following are defined as excluded transactions:
  - a. Cash Advance Transactions, Quasi-Cash Transactions, Cash Installment Plan, Balance Transfer, and Balance Conversion.
  - b. Split transactions under the same merchant and transacted on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.
  - c. Transactions made prior successful Promo registration.
9. Qualified Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.

### II. INSTANT REWARDS

1. All Qualified Cardholders, who have successfully registered and used their HSBC Credit Card on eligible transactions ("Qualified Transaction") shall earn the following Instant Rewards ("Reward"):

Qualified Transaction	Minimum Purchase Requirement	Reward
Single-receipt straight purchase (in-store/online)	PHP 5,000	PHP 100 Giftaway universal eGC
0% Installment purchase (in-store/online)	PHP 30,000	PHP 200 Giftaway universal eGC

2. An SMS Notification with a link to the Reward Site shall be sent to the Primary Cardholder within 3 banking days from the transaction posting date.
3. Cardholders may claim the eGC Code by accessing the Reward Site and by following the chosen Giftaway partner merchant's instructions on how to redeem the eGC. Giftaway partner merchant's eGCs usage guidelines and mechanics apply.



4. Redemption is until July 31, 2023 for Rewards earned from February 1, 2023 to May 31, 2023. The Reward Site shall not be accessible after the said date and all unredeemed Rewards shall automatically be forfeited.
5. A Cardholder may only earn and redeem up to 10 Rewards for the duration of the Promo Period regardless of the number of cards linked into a cardholder account, including Supplementary Card/s, if any.
6. The cost of Rewards shall be charged to the Cardholder's Credit Card account if claimed through means, which are later found to be invalid or if the Cardholder does not adhere to the stipulated Terms and Conditions of this Promo.
7. Rewards are not convertible to cash and are not subject to prize tax.

### III. CHOOSE YOUR OWN REWARD RAFFLE

1. Qualified Cardholders can earn a specific number of e-Raffle tickets depending on the Qualified Transaction (straight or 0% installment) during the Promo Period.

Qualified Transaction	Minimum Purchase Requirement	Earned e-Raffle Entries
Single-receipt straight purchase (in-store/online)	PHP 5,000	1
0% Installment purchase (in-store/online)	PHP 30,000	3

2. There will be 1 (one) winner of PHP100,000 Giftaway universal eGC ("e-Raffle Prize").
3. The e-Raffle draw will be facilitated online via Zoom at 3PM, with the presence of a DTI representative on June 14, 2023.
4. HSBC shall generate the e-Raffle Entries based on qualified transactions posted as of June 13, 2023, electronically. Electronic raffle numbers will be randomly assigned to the cardholder's earned e-Raffle Entries prior to the actual drawing of the winner.
5. Qualified cardholders will receive an SMS containing the total quantity of their e-Raffle Entries 2 banking days before the e-Raffle draw date.
6. Officers and employees of HSBC in the Philippines, its advertising / PR agencies and its accredited service providers, including their relatives up to the second degree of consanguinity and affinity are disqualified from participating in the raffle.
7. The e-Raffle Prize is not convertible to cash, cash advance, or in-kind.
8. The e-Raffle Prize is already net of 20% prize tax, which will be shouldered by HSBC.
9. The winner shall be notified via SMS and/or registered email address within 2 banking days from the e-Raffle draw date. Notification will be made through the existing contact details contained in HSBC's records and system and will include instructions on how the e-Raffle Prize may be claimed.
10. The e-Raffle prize will be disbursed as eGC Codes in denominations of P500 via the Giftaway Reward site.
11. Winner may use the eGC Codes by accessing the Reward Site and choose his/ her own reward from the wide array of Giftaway partner merchants. Winner will simply have to follow the chosen Giftaway partner merchant's instructions on how to redeem the eGC. Giftaway partner merchant's eGCs usage guidelines and mechanics apply.
12. The eGC Codes are valid within one (1) year from the time the winner has been notified.
13. The winner authorizes HSBC to disclose and publish his/her name, photos, or other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC may deem appropriate. Participating in this Promo shall amount to consent to disclose the Cardholder's personal data.

### III. OTHER GUIDELINES

1. This Promo cannot be availed of in conjunction with other promos of HSBC.
2. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC's Customer Services at (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, or talk to us through the Chat feature of our website [hsbc.com.ph](https://www.hsbc.com.ph).
3. 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 with the concurrence of DTI. Disputes with respect to the Cardholder's eligibility, number of raffle entries, coverage dates, etc. shall be resolved by HSBC.



4. 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 of the full cost of the raffle prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

Notes:

1. Cash Instalment Plan allows a cardholder to avail of a portion of his total credit limit in cash and pay for the same as a regular instalment transaction under HSBC's Instalment Plan (HIP)
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC Credit Card.
3. Balance conversion allows a Cardholder to convert a non-instalment or straight retail transaction (Straight Transaction) on his/her HSBC Credit Card into instalment within the same Credit Card account at the applicable interest and other fees
4. Split transactions are multiple and qualified transactions made on the same merchant on the same day.
5. Quasi-cash transactions refer to purchases 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. Since convertible to cash, quasi-cash transactions are considered cash advance transactions, which are subject to the application of interest charges from transaction date.

DTI Fair Trade Permit No. FTEB-159599 Series of 2023