



HSBC's 0% Card Balance Conversion Plan Terms and Conditions

1. HSBC's 0% Card Balance Conversion Plan ("0% Balcon") is limited to select primary HSBC Credit Cardholders ("Cardholder") of good credit standing. It allows Cardholders to convert valid straight retail transactions on their HSBC Credit Card (the "Card") into installment at 0% interest for 3 or 6 months.
2. To apply, Cardholders must complete and submit the online form within thirty (30) days from the date the transaction was posted on the Cardholder's card account. The online form can be found at www.hsbc.com.ph/zero.
3. The following processing fee will be charged for each approved application:
 - PHP500 for 3 months
 - PHP1,000 for 6 months
4. Amount to be converted must be:
 - minimum of PHP5,000 for 3 and 6 months
 - maximum of PHP50,000 for 6 monthsto qualify. Cardholders may combine multiple valid transactions into one application amount.
5. Cash advance, quasi-cash transactions, interest charges, fees, billed and unbilled installment amortizations are not valid for conversion.
6. The following must also be satisfied on the date of conversion:
 - a. The transaction amount to be converted must be posted to the Cardholder's card account and must not be past due.
 - b. The HSBC Credit Card must be in good credit standing.
7. HSBC shall have the absolute and exclusive right to approve or decline all 0% Balcon applications. HSBC may, at its sole discretion, approve only a portion of the 0% Balcon Amount applied for without need to inform Cardholders beforehand. Cardholders shall be responsible for following up with HSBC on the status of their application. In case of a declined application, HSBC is not required to notify Cardholders of such decline and the reason thereof. For this purpose, Cardholders may call (02) 8858-0000 or (02) 7976-8000. HSBC shall not be liable for overdue charges of Cardholders' HSBC card or the card account being overdue, or any interest or penalty charges imposed upon Cardholders as a result of the declined application.
8. If the cut-off has already passed at the time of approval, Cardholders will still have to pay the Minimum Amount Due stated in their latest Statement of Account even if the transactions included are already converted to 0% Balcon. Cardholders' payment will be offset in their next Statement of Account where the first 0% Balcon amortization is reflected.
9. The entire monthly 0% Balcon 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.

10. All 0% Balcon Monthly Installment Amounts posted in the Cardholder's account shall not earn additional Bonus Points or Cash Back.
11. Should Cardholders cancel or pre-terminate their 0% Balcon, the unpaid portion of their 0% Balcon installment plan will be posted back as part of their outstanding balance for the month immediately following cancellation.
12. The Terms & Conditions governing the issuance and use of the HSBC Credit Card are incorporated herein by reference and made an integral part thereof.

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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