



T&Cs on the Exclusive Offers

HSBC Credit Card and Abenson/Electroworld Exclusive Offer Promo

1. The Promo is open to all primary and supplementary HSBC Credit Cardholders (Cardholders), whose cards are issued in the Philippines, are active and in good credit standing. Corporate and debit cardholders are excluded from this promotion. 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 the HSBC Credit Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.
2. Promo period is from June 1 to July 31, 2019.
3. Under this exclusive offer, cardholders can get up to 12 months 0% installment on select TV, mobile phone and laptop brands at Abenson and Electroworld.

Brand	Model	Price	Monthly Amortization
SAMSUNG	GALAXY NOTE9 N960 128GB	49,990	4,165.84
HUAWEI	P30 PRO	50,990	4,249.17
SAMSUNG	SAMSUNG CP GLX A50	17,990	1,499.17
OPPO	OPPO CP F11 PRO	18,990	1,582.50
ACER	ACER NBK A31432 P2MA RED	19,999	1,666.59
ASUS	ASUS NBK X407UF BV090T GLD	29,995	2,499.59
SONY	49X8000G	42,299	3,524.92
SAMSUNG	55Q60R	88,999	7,416.59
LG	49UM7300	41,990	3,499.17
SAMSUNG	50RU7100	36,990	3,082.50

4. Cardholders must settle payment with their HSBC credit card to enjoy the offer.
5. Monthly amortization computation will be presented in SOA rounded-off to the last 2 decimal points/centavo value. HSBC shall make the necessary adjustment on the last monthly installment amount considering residual amount and missed amortization due to late presentments, if applicable.

For example, if transaction amount is Php 36,990 for an installment payable over 12 - month tenor shall be posted in your SOA as follows:

1st of 12 installments	3,082.50	7th of 12 installments	3,082.50
2nd of 12 installments	3,082.50	8th of 12 installments	3,082.50
3rd of 12 installments	3,082.50	9th of 12 installments	3,082.50
4th of 12 installments	3,082.50	10th of 12 installments	3,082.50
5th of 12 installments	3,082.50	11th of 12 installments	3,082.50
6th of 12 installments	3,082.50	12th of 12 installments	3,082.50

6. 0% interest offer is valid only if minimum amount due is paid/settled on or before the due date and subject to bank approval.
7. The Promo cannot be used in conjunction with any other discounts, promotions, discounted items and fixed-price items (unless specified). Sales-As-Is and Bundle promos are excluded.
8. The offers cannot be exchanged for cash or other products offered by Abenson and Electroworld.

9. HSBC is not a supplier of the products and services for the Programme and accepts no liability for the quality of goods and services provided by Abenson and Electroworld involved in this promotion.
10. The exclusive 0% installment offer is bound by the HSBC Card Installment Plan (HIP) terms and conditions stipulated by HSBC.
11. In case of pre-termination or cancellation of the HSBC Card Installment 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).
12. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision will prevail, in concurrence with DTI.

HSBC's Card Installment Plan

1. HSBC's Card Installment Plan ("HIP") is the installment 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 installment basis. In certain instances or promotions, HSBC may, at its sole discretion, allow the Cardholder to convert into installment 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 installment 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 installment price including all other charges that may arise out of the purchase.
5. The Cardholder acknowledges that the total HIP installment price plus any Interest ("Handling Fee") from the installment 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 installment amounts on each statement of account. The entire monthly installment 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 installment 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 installment 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 Installment 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 Installment 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).
11. In case of inconsistency or conflict related to the promo and/or HSBC's Card Installment Plan, HSBC's decision will prevail.

Per DTI-FTEB Permit No. 10641. Series of 2019.