



Terms & Conditions

1. This Promo is open to all HSBC credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are 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 the HSBC Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum. Debit and Corporate cards are excluded from the promo.
3. Promo is from April 28, 2023 until August 14, 2023. ("Promo Period").
4. Cardholders can avail of the following offers during the Promo Period:
 - Free UV Sanitizer Box with every HSBC 0% Credit Card Installment Plan purchase.
 - P10,000 discount with every massage chair purchase (excluding MySofa Series) when they purchase via the HSBC 0% Credit Card Installment Plan for 36 months.
5. The offer is only applicable at the following participating OGAWA ("Merchant") stores nationwide:
 - Alabang Town Center
 - Ayala Malls Manila Bay
 - Ayala Malls the 30th
 - Eastwood Mall
 - EVIA Lifestyle Center
 - Glorietta 3
 - Greenbelt 1
 - Greenbelt 5
 - Lucky Chinatown Mall
 - Newport World Resorts
 - Promenade 3
 - Robinsons Galleria
 - Robinsons Magnolia
 - Robinsons Place Manila
 - Shangri-La Plaza
 - SM BF
 - SM City Bacoar
 - SM City Olangapo Central
 - SM City Santa Rosa
 - SM Clark
 - SM Fairview

- SM Megamall
 - SM North the Block
 - SM Seaside City Cebu
 - Solenad 3
 - Trinoma
 - UP Town Center
 - Vertis North Ayala Mall
6. Cardholders must settle payment with their HSBC credit card to enjoy the offer.
 7. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
 8. The offer is non-transferable.
 9. The offer cannot be exchanged for cash or other products.
 10. HSBC is not a supplier of the products and services for the offer. Any dispute concerning the quality of goods and services provided by the Merchant involved in this promotion shall be settled directly between the Cardholder and the Merchant.
 11. HSBC 0% Credit Card Installment Plan can be applied to transactions with the following minimum spend and tenor requirements:

TENOR	MIN. SPEND
3M	3,000
6M	3,000
12M	6,000
24M	12,000
36M	18,000

HSBC's Card Installment Terms & Conditions apply.

12. The offer is bound by terms and conditions stipulated by HSBC and the Merchant.
13. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.

Per DTI Fair Trade Permit No. FTEB- 164782, Series of 2023