



HSBC and GA YUPANGCO Promo Terms & Conditions

1. This offer 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 July 7 to December 31, 2022. ("Promo Period").
4. Cardholders can get a Free Yamaha DM-105 Dynamic Wired Microphone for a minimum purchase of PHP50,000 worth of Yamaha Pro-Audio items at 0% installment up to 24 months at GA Yupangco ("Merchant") stores, Perfect Pitch stores or via their online store (www.yupangco.com) during the Promo Period.
5. Available tenors for purchases made at 0% installment are 3, 6, 12 and 24 months.
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. The offer is bound by the terms and conditions stipulated by HSBC and the Merchant.
12. 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-146998, Series of 2022