



HSBC Rewards Cash Credit Promo

Terms and Conditions

1. HSBC Rewards Cash Credit Promotion (the "Promo") is open to all primary HSBC Credit Cardholders whose cards are issued in the Philippines and are in good standing (the "Cardholder"). 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. HSBC Corporate Cards and HSBC Debit Cards are not qualified under the Promo.
2. Promo Period is from December 3, 2020 to March 31, 2021.
3. Under the Promo, Cardholders may redeem cash credits using bonus points earned on their HSBC Credit Cards under the HSBC Rewards Program. Cash credit amounts and number of bonus points required to redeem are as follows:

Card Type	PHP100 Cash Credit	PHP500 Cash Credit	PHP1,000 Credit
HSBC Premier Mastercard	1,500 points	7,500 points	15,000 points
HSBC Platinum Visa	1,500 points	7,500 points	15,000 points
HSBC Advance Visa	2,000 points	10,000 points	20,000 points
HSBC Red Mastercard	2,000 points	10,000 points	20,000 points
HSBC Gold Visa Cash Back*	2,000 points	10,000 points	20,000 points
HSBC Gold Mastercard	2,000 points	10,000 points	20,000 points
HSBC Classic Visa/Mastercard	4,000 points	20,000 points	40,000 points

**for those with existing points in their card account*

4. To redeem, Cardholders must log in to the HSBC Rewards site (the "Site") link provided in the SMS sent by HSBC to their mobile number on record using the Rewards User Code found in the same SMS and the last 4 digits of their HSBC Credit Card number.
5. Once submitted, the redemption request may no longer be changed, transferred, cancelled or refunded. HSBC shall have the absolute and exclusive right to approve or decline redemption requests.
6. HSBC will notify the Cardholders of the status of their redemption request by SMS within five (5) banking days from receipt of redemption request. Cash amount/s will be credited to the Cardholders' HSBC Credit Card for successful redemptions.
7. Disputes with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry.
8. HSBC Credit Card Terms and Conditions and HSBC's Rewards Program General Terms and Conditions apply.

Per DTI-Fair Trade Permit No. FTEB-109613, Series of 2020.