



**HSBC and Manila Diamond Studio**  
**Promo Terms and 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 1, 2022 to December 31, 2022** ("Promo Period").
4. Cardholders can avail of the following offers when they purchase at any Manila Diamond Studio ("Merchant") Branches during the Promo Period:
  - **Get 45% off when they purchase regular-priced jewelry items and avail of 0% installment up to 12 months**
    - Offer not valid for GIA Diamond Jewelry
    - Subject to minimum spend requirements
  - **Cardholders can avail of 0% installment up to 12 months**
    - Subject to minimum spend requirements
    - Valid for all items
5. The 0% installment offer is subject to the following minimum purchase requirements:
  - 3 months – PHP3,000
  - 6 months – PHP3,000
  - 12 months – PHP6,000
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-146273, Series of 2022