



TERMS AND CONDITIONS

I. GENERAL TERMS AND CONDITIONS

1. The **HSBC 150th Anniversary Grand Raffle Promo** ("Promo") is open to the following Customers:
 - a) All Primary HSBC Credit Cardholders of the following: HSBC Premier Mastercard, HSBC Live+ Credit Card, HSBC Red Mastercard, HSBC Gold Visa, HSBC Advance Visa ("Credit Card") locally issued by HSBC Philippines ("Cardholders"). Corporate cards and Debit cards are excluded from the Promo.
 - b) All customers with no existing HSBC Credit Card who applies for and is approved for a Premier Mastercard ("New-to-Cards Customers").
 - c) All New-to-HSBC Premier Customers ("Premier NTB"). The Promo is open to customers opening/upgrading Premier sole or joint accounts. For joint accounts, at least one of the joint accountholders must meet the Eligibility Requirements. In case more than one joint accountholder meet the Eligibility Requirements, only one can earn raffle entries.
 - d) All existing HSBC Premier customers who maintain their Premier status, make a Successful Referral from September 01, 2025 to December 31, 2025, and have an existing PH mobile number registered in HSBC's records ("Premier Referrer").
2. The Promo shall run from **September 01, 2025 to January 31, 2026 ("Promo Period")**. Officers and employees of HSBC in the Philippines, its advertising / PR agencies, and its accredited service providers, including their relatives up to the second degree of consanguinity or affinity are disqualified from participating in the Promo.
3. HSBC Premier's Terms and Conditions and HSBC's Credit Card Terms and Conditions apply to this Promo. In the event of any inconsistency, the Promo's Terms and Conditions shall prevail. HSBC Premier Terms and Conditions are found at [HSBC Forms and Downloads| Help and Support - HSBC PH](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/general-terms-and-coditions.pdf>. HSBC's Credit Card Terms and Conditions are found at [HSBC Forms and Downloads| Help and Support - HSBC PH](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/help/2023-03-credit-card-terms-and-conditions-and-fees-and-charges.pdf>

A. For Cardholders and New-to-Cards Customers

1. Credit Cardholders and New-to-Cards Customers must be in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a credit card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw, or terminate the card pursuant to Legal and Compliance Policy considerations.
2. To participate in the Promo, the eligible Cardholder / New-to-Cards Customer must successfully register from **September 1, 2025 to January 30, 2026** ("Registration Period").
To register for the Promo:
 - a. Eligible Cardholders will receive an invitation to participate in the Promo with their unique User Code via SMS, Viber, and/or email registered in HSBC's records by Promo start date or SMS reminder within the Registration Period.
 - b. To register, the Cardholder should text: **RAF<space> 5 DIGIT USER CODE to 09191603900 (Example: RAF IXZPY)**. SMS should be sent using the Cardholder's

registered mobile number with HSBC. Cardholders will be notified via SMS/Viber upon successful registration.

3. By registering for the Promo, the Cardholder / New-to-Cards Customer:
 - a. warrants that he/she is responsible for, voluntarily providing, and consenting to the collection and processing of personal information pursuant to the Promo; and
 - b. acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.
4. To participate in the Promo, Cardholders / New-to-Cards Customers must meet the Qualified Transactions within the Promo Period.
5. Qualified Transactions refer to transactions listed in Table A of this Promo's Terms and Conditions during the Promo Period.
 - i. This will include valid transactions of the Supplementary Cardholder.
 - ii. Each installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
 - iii. The following are defined as excluded transactions:
 1. Cash Advance Transactions and Quasi-Cash Transactions.
 2. Casino and gambling transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions; and
 3. Transactions made prior to successful Promo registration.
6. Qualified Transactions shall be identified and verified through HSBC's systems.
7. The value of prizes awarded to the Cardholder / New-to-Cards Customer shall be charged to the Cardholder's / New-to-Cards Customer's Credit Card account if claimed through means later found to be invalid or if the Cardholder / New-to-Cards Customer does not adhere to the stipulated Terms and Conditions of this Promo.
8. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the New-to-Cards Customer from participating in the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the instant reward to the New-to-Cards Customer's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
9. **For Cardholders.** In the event the Cardholder wins any of the prizes and cancels his/her Credit Card or accelerates the charging of the full amount of the remaining unbilled monthly amortization/s of qualified installment transactions within 1 year after the Promo Period, HSBC reserves the right to charge the full amount of the raffle prize awarded to the Cardholder.

For New-to-Cards Customers. In the event the New-to-Cards Customer cancels his/her Credit Card or accelerates the charging of the full amount of the remaining unbilled monthly amortization/s of qualified installment transactions within 24 months after the Promo Period, HSBC reserves the right to charge the full amount of the raffle prize awarded to the New-to-Cards Customer.

No penalties will be incurred by the Cardholder / New-to-Cards Customer if no raffle prize claim has been made.

B. For Premier NTBs

1. For the purposes of this Promo, the following terms shall be defined as follows:
 - a. **"Existing Non-HSBC Premier Customer"** means an HSBC customer with no HSBC Premier relationship in the past 36 months prior to upgrade to Premier.
 - b. **"Non-existing HSBC Customer"** means a customer with no HSBC banking relationship in the past 36 months prior to account opening.

- c. **“New-to-HSBC Premier Customer”** means a customer who is either an Existing Non-HSBC Premier Customer or a Non-existing HSBC Customer who meets the Promo’s Eligibility Requirements.
 - d. **“Fresh Funds”** are funds transferred into HSBC and coming from sources outside HSBC. Funds transferred and/or coming from sources in HSBC will not be considered “fresh funds.”
 - e. **“Total Relationship Balance”** (TRB) is calculated based on the average total balances in all deposit accounts, plus the market value of all investments and insurance held, within the bundled account package in the accountholder’s name in any one calendar month.
2. Eligibility Requirements for Premier NTBs are as follows:
 - a. For Non-existing HSBC Customers:
 - i. opens an HSBC Premier relationship by December 31, 2025;
 - ii. brings in Fresh Funds of at least Php3,000,000 by the end of the next month from account opening date;
 - iii. maintains Php3,000,000 TRB for 12 months from the account opening date; and
 - iv. declares an existing PH mobile number that will be in HSBC’s records.
 - b. For Existing Non-HSBC Premier Customers:
 - i. upgrades their account to HSBC Premier by December 31, 2025; and
 - ii. brings in Fresh Funds of at least Php3,000,000 by the end of the next month from account upgrade date;
 - iii. maintains Php3,000,000 TRB for 12 months from the account upgrade date; and
 - iv. has an existing PH mobile number registered in HSBC’s records.
 3. Premier NTBs must fill out the HSBC 150th Anniversary Grand Raffle Promo – Premier NTB Registration Form (“NTB Registration Form”) and submit this to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. NTB Registration Form are available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.

NTB Registration Forms should be submitted by the following cut-off dates to earn raffle entries.

Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage (Fresh Funds Deposit)	Cut-off Dates
September 1 – September 30, 2025	September 1 – October 31, 2025	November 3, 2025
October 1 – October 31, 2025	October 1 – November 30, 2025	December 1, 2025
November 1 – November 30, 2025	November 1 – December 31, 2025	January 2, 2026
December 1 – December 31, 2025	December 1, 2025 – January 31, 2026	February 2, 2026

4. **Disqualification and Penalty/ies.** In the cases detailed below, Premier NTBs shall be disqualified. If the Premier NTB is disqualified before the raffle draw date, their Premier NTB raffle entries will be withdrawn. If the Premier NTB is disqualified after the raffle draw date and they won a raffle prize, HSBC shall automatically have the right to deduct the amount equivalent to the raffle prize received by the Premier NTB from their account without need of prior notice.
 - a. The Premier NTB’s funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.

- b. The Premier NTB closes their HSBC Premier relationship within 12 months from date of account opening or upgrade; or
- c. The Premier NTB's TRB falls below the minimum Php3,000,000 TRB requirement at any time within 12 months from date of account opening or upgrade.

If the Premier NTB's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Premier NTB's account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice. No penalties will be incurred by the Premier NTB if no raffle prize claim has been made.

C. For Premier Referrers

1. **Definition of a Successful Referral.** A Successful Referral is defined as the referral of a New-to-HSBC Premier Customer who avails of the Promo as a Premier NTB ("Referral"). For purposes of this Promo, the following will not be considered as Successful Referrals:
 - A Referral who opens an account jointly with the Premier Referrer,
 - A Referral who is acquired through a walk-in, or an unsolicited referral/s (i.e. not referred by an existing Premier customer or HSBC staff),
 - Premier children accounts (Premier In-Trust For, Junior Pack, or NextGen accounts),
 - Premier partner accounts,
 - Premier parent accounts,
 - Premier via Salary,
 - Premier via Employee Banking Solution, or
 - Premier Staff accounts.
2. The Referral can open a sole or joint account. For joint accounts, regardless of the number of joint accountholders that meet the Promo Eligibility Requirements, only one (1) will be counted as a Successful Referral.
3. Premier Referrers must fill out the HSBC 150th Anniversary Grand Raffle Promo – Premier Referrer Registration Form ("Referrer Registration Form") and submit this to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. Referrer Registration Forms are available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.

Referrer Registration Forms should be submitted by the following cut-off dates:

Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage (Fresh Funds Deposit)	Cut-off Dates
September 1 – September 30, 2025	September 1 – October 31, 2025	November 3, 2025
October 1 – October 31, 2025	October 1 – November 30, 2025	December 1, 2025
November 1 – November 30, 2025	November 1 – December 31, 2025	January 2, 2026
December 1 – December 31, 2025	December 1, 2025 – January 31, 2026	February 2, 2026

4. **Disqualification and Penalty/ies.** For instances where the Successful Referrals of the Premier Referrer are disqualified from the Promo as described in section B under "Disqualification and Penalty/ies," the Premier Referrer will also be disqualified from the Promo. If the Premier Referrer is disqualified before the raffle draw date, their Premier Referrer raffle entries will be withdrawn. If the Premier Referrer is disqualified after the raffle draw date and they won a raffle prize, HSBC shall automatically have the right to deduct the amount equivalent to the raffle prize received by the Premier Referrer from their account without need of prior notice.

If the Premier Referrer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Premier Referrer's account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice. No penalties will be incurred by the Premier Referrer if no raffle prize claim has been made.

II. RAFFLE ENTRIES

1. Customers can earn raffle entries depending on his/her Qualified Transaction/s during the Promo Period.

Table A:

Qualified Transaction	e-Raffle entries
For Premier NTBs	
Account opening or account upgrade to HSBC Premier by December 31, 2025 with at least Php3,000,000 fresh funds deposits maintained for 12 months from account opening	10
For New-to-Cards Customers	
Premier Mastercard application and approval	5
For Premier Referrers	
Successful Referral by a Premier customer of a New-to-HSBC Premier Customer who avails of the Promo	3
For Cardholders	
PHP500 single-receipt straight purchase (in-store/online) using an HSBC Credit Card	1
HSBC Credit Card Activation (Primary or supplementary card)	5
PHP500 single-receipt transaction in Caltex using HSBC Credit Card	5
New Auto Charge enrollment of any utility bill using HSBC Credit Card	5
PHP500 (or foreign currency equivalent) Single-receipt transaction in overseas spend or foreign currency transaction using HSBC Credit Card	10
Any 0% Installment transactions (merchants' installment - purchase (in-store/online), Balance Transfer and Cash Installment Plan with HSBC Credit Card	10
For All Customers	
Registration to the HSBC Philippines app	5

2. All raffle entries will be randomly distributed to the registered Customers.
3. The Customers' raffle entries will be validated against HSBC's records. The Customers' account must be active and in good credit standing at the time of the grand raffle draw. Otherwise, the raffle prizes shall be drawn among the remaining qualified Customers.

III. HSBC 150TH GRAND RAFFLE

1. There will be 1 e-Raffle draw to be facilitated online via Zoom at 3PM, with the presence of a DTI representative on Feb 19, 2026.
2. A total of 15 winners will be drawn, and corresponding raffle prizes are as follows:

Table B:

Major Prizes	No. of winners
Brand New 2026 Tesla New Model Y – Long Range All-Wheel Drive in Ultra Red	1
PAL Roundtrip Flights for 2 via Business Class	
Manila/ Cebu - Japan – Manila/ Cebu	1
Manila/ Cebu - Korea – Manila/ Cebu	1
Manila/ Cebu - Australia – Manila/ Cebu	1
PHP120,000 worth of Caltex StarCash fuel for a year	3
PHP50,000 worth of shopping spree at Stores Specialists Inc. (SSI) Brands	5
iPhone 16e 128GB White	1
iPhone 16e 128GB Black	1
MacBook Air M1 256GB	1
Total Grand Raffle Draw winners	15

3. HSBC shall electronically generate the accumulated e-Raffle Entries based on qualified transactions made during the Promo Period. Electronic raffle numbers will be randomly assigned based on the number of e-raffles earned. 1 e-Raffle Entry which will be used for the Raffle Draw. Refer to Table A.
4. Customers will be notified via Viber/ SMS of the number of e-Raffle entries earned per month.
5. Customers will receive a Viber/SMS with the total count of their e-Raffle Entries within 3 banking days before the e-Raffle draw date.
6. A Customer can win only once during the Grand Raffle Draw. If the Customer's name is drawn more than once on the grand raffle date, he/she shall be awarded the prize with the higher value.
7. The Customer's winning e-raffle entry will be validated against HSBC's records. The Customer's account must be active and in good credit standing at the time of the raffle draw. Otherwise, another winner will be drawn.
8. Grand Raffle Prize winners will be notified within two (2) weeks after the e-Raffle draw date on how to claim the prizes through existing contact details contained in HSBC's records:
 - a. For the sole winner of a Brand New 2026 Tesla New Model Y – Long Range All-Wheel Drive Ultra Red, the Customer will be notified on how to claim the prize via HSBC's registered mail, Viber/SMS, and/or email registered in HSBC's records. Tax prize will be shouldered by HSBC.
 - b. Caltex StarCash fuel cards, SSI Purple Cards, iPhone and MacBook Pro - Metro Manila winners of these prizes may claim at HSBC Center, 3058 5th Ave. West, Bonifacio Global City Taguig. If winners are from Cebu / Davao, then claiming will be at the branches of HSBC Cebu or HSBC Davao. Claiming can be done on working days, from Monday – Friday, from 10am-4pm and should inform the Campaign Manager 1 week prior to the

arrival at HSBC Centre or HSBC Cebu or HSBC Davao to claim their prize. Other redemption details will be included in the notification letter to the winners.

- c. The winners of PAL flights should be a Mabuhay Miles member. If not, winners may download the PAL app through <https://www.philippineairlines.com/ph/en/enrollment-page.html>.
1. Winners need to submit their Mabuhay Miles number.
 2. Customer's details such as Complete Name, address and email address will be validated against HSBC records. Once validated, crediting of Mabuhay Miles will take 10-15 working days.
 3. Once credited, winners may redeem through PAL hotline no. (02) 8855-8888 or proceed at any nearest PAL ticket office.
 4. Winners need to submit Travel Award Redemption Form and may download through https://www.philippineairlines.com/-/media/files/pdf/downloadable-forms/tarf_16jan2023.pdf.
 5. Winners may visit <https://www.philippineairlines.com/en/about-us/faqs-mabuhay-miles/on-redeeming-miles> for any FAQ's on how to redeem Mabuhay Miles.
 6. Winners should arrange his/her own transit Visa requirements. Fees and charges that will be incurred related to the processing of Visa will be shouldered by the Customer.
 7. PAL Flight Terms and conditions apply.
 8. The airline and dates of the flights shall be determined by HSBC and PAL.
 9. Flights are non-changeable, non-refundable, and non-transferrable once ticketed.
 10. Any other expenses that may be incurred during Customer's trip that are not indicated in the above-mentioned clauses, will be shouldered by the winner.
- d. The Grand Raffle Draw winners must submit the following documents via email to cards@hsbc.com.ph, with email subject HSBC 150th Anniversary Grand Raffle within sixty (60) calendar days from the time that Customer is notified via registered mail:
1. Signed Original copy of the notification letter from HSBC
 2. Signed Quit Claim Form, prepared by HSBC, to be sent with the notification letter
 3. Photocopy of a valid ID with photo (ex. TIN ID Card, Company ID with photo and signature, Driver's License, SSS ID Card or Voter's ID)
 4. Photocopy of the winning HSBC credit card (face of the credit card only)
 5. Valid Tax Identification Number (TIN) – Winners must submit their TIN to claim their prize. Winners who do not have TIN would need to secure a one-time TIN from the Bureau of Internal Revenue.
- e. After the 60-day claiming period, unclaimed Prizes can be awarded to the next customer on the reserve list, with concurrence of DTI.
- f. Authorized representatives must bring the Authorization letter and a valid ID along with all the requirements stated above.

IV. OTHER GUIDELINES

1. The Promo can be availed of in conjunction with other ongoing spend / usage Credit Card promos, New-to-Wealth Promo, or Member-Get-Member Promo of HSBC, unless specified by HSBC.
2. The Grand Raffle prizes are not transferrable nor convertible to cash, cash advance, or in-kind.
3. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC's Customer Services at (02) 8858-0000 or (02) 7976-8000 from Metro Manila, 1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) +800-100-85-800 international toll-free for selected countries/regions or talk to us through the Chat feature of our website [hsbc.com.ph](https://www.hsbc.com.ph).
4. Decisions made by HSBC in accordance with these Terms and Conditions as well as with applicable rules and regulations, on all matters relating to this Promo will be at HSBC's absolute discretion and will be final and binding on all participants with the concurrence of DTI. Disputes with respect to the Cardholder's eligibility, coverage dates, etc. shall be resolved by HSBC.
5. These Terms & Conditions are governed by the laws of The Philippines.

Notes:

1. Cash Instalment Plan allows a cardholder to avail of a portion of his total credit limit in cash and pay for the same as a regular instalment transaction under HSBC's Instalment Plan (HIP)
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC Credit Card.
3. Balance conversion allows a Cardholder to convert a non-instalment or straight retail transaction (Straight Transaction) on his/her HSBC Credit Card into instalment within the same Credit Card account at the applicable interest and other fees.
4. Quasi-cash transactions refer to purchases of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets), which may be convertible to cash; the transfer of funds under a wire transfer money order; the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time. Since convertible to cash, quasi-cash transactions are considered cash advance transactions, which are subject to the application of interest charges from transaction date.

Per DTI Fair Trade Permit No. FTEB-235534 Series of 2025

To contact HSBC for inquiries or complaints, call (02) 8858-0000 or (02) 7976-8000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) +800-100-85-800 international toll-free for selected countries/regions, talk to us through the Chat feature of our website [hsbc.com.ph](https://www.hsbc.com.ph), or visit [hsbc.com.ph/feedback](https://www.hsbc.com.ph/feedback).

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