



## TERMS AND CONDITIONS

### I. ELIGIBILITY

1. The **HSBC 150<sup>th</sup> Anniversary Scratch Card Promo** ("Promo") is open to all Primary HSBC Credit Cardholders of the following: HSBC Premier Mastercard, HSBC Live+ Credit Card, HSBC Red Mastercard, HSBC Gold Visa, HSBC Advance Visa, and (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholder/s"). Debit and Corporate cards are excluded from the Promo.
2. The Cardholder ("Qualified Cardholder") must be 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 Legal and Compliance Policy considerations.
3. The Promo shall run from **April 30, 2025 to September 30, 2025** ("Promo Period").
4. To participate in the Promo, the Qualified Cardholder must successfully register from **April 30, 2025 to September 29, 2025** ("Registration Period").
5. To register for the Promo, Qualified Cardholders shall:
  - a. receive the registration link and the 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. click the registration link, which will open the Promo Site;
  - c. enter the unique User Code;
  - d. click the 'Register' button;
  - e. view the registration confirmation (i.e. "Registration Successful").
6. By registering for the Promo, the Cardholder:
  - a. warrants that he/ she is responsible for, voluntarily providing, and consenting to the collection and processing of personal information and other information that may be required by Giftaway pursuant to the Promo; and
  - b. acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.
7. Qualified Transactions refer to transactions listed on Table A of this Promo's Terms and Conditions during the Promo Period. This will include valid transactions of the Supplementary Cardholder.
8. 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.
9. The following are defined as excluded transaction
  - a. Cash Advance Transactions and Quasi-Cash Transactions.
  - b. Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions; and
  - c. Transactions made prior to successful Promo registration.
10. Qualified Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.
11. 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.

## II. **HSBC 150<sup>th</sup> ANNIVERSARY SCRATCH CARD PROMO**

1. Qualified Cardholders can earn scratch cards entries depending on his/her Qualified Transaction/s during the Promo Period.

Table A:

<b>Qualified Transaction</b>	<b>Earned Scratch Card/s</b>
PHP500 single-receipt straight purchase (in-store/online)	1
PHP500 single-receipt transaction in Caltex	5
HSBC Credit Card activation (Primary or supplementary card)	5
Any 0% Installment transactions (merchants' installment - purchase (in-store/online), Balance Transfer, Cash Installment Plan and Balance Conversion	10
PHP500 Single-receipt transaction in overseas spend or foreign currency transaction	10

2. Cardholders will be notified via Viber/ SMS of the number of scratch cards earned per month, together with the details of the link to the Promo Site, and their login details.
3. HSBC shall determine the number of scratch card entries/s electronically based on the registered cardholder's Qualified Transaction/s made based on the following release dates. HSBC will notify the Qualified Cardholders about their scratch cards within 3 banking days after the release of scratch card.

Table B:

<b>Spend period</b>	<b>Release of scratch cards in the Promo Site</b>
April 30- May 31, 2025	June 13, 2025
June 1- 30, 2025	July 14, 2025
July 1 – 31, 2025	August 12, 2025
August 1-31, 2025	September 15, 2025
September 1-30	October 14, 2025

4. There will be 150 winners every month of the corresponding prizes follows:

Table C:

<b>Monthly Prizes</b>	<b>No. of winners</b>
PHP500 Cash Credits	15
PHP1,000 Cash Credits	15
PHP1,500 Lazada eGC	15
PHP1,500 Gcash eGC	15
PHP 1,500 Zalora eGC	15
PHP1,500 Grab eGC	15
2 Free Lounge access DragonPass	15
PHP1,500 Universal eGC	15
PHP1,000 Universal eGC	15
PHP500 Universal eGC	15
<b>Total monthly winners</b>	<b>150</b>

5. Cardholder will need to log-in to the Promo Site and scratch the card/s to see if he/she won a prize.
6. All scratch cards will be randomly distributed to the registered and qualified cardholders. If a cardholder fails to open and scratch his/her scratch cards, the allotted scratch cards will be retained in the promo site and can be scratched by the cardholders anytime during the Promo Period.
7. A registered User Code can win only one of the monthly prizes per month.
8. The Cardholder's winning scratch card will be validated against HSBC's records. The Cardholder's account must be active and in good credit standing at the time of the monthly draw. Otherwise, the winning scratch card will be reshuffled among the qualified transactions in the succeeding month.
9. If the Cardholder wins a prize in the scratch card game, the prize will be seen immediately in the Promo Site.
  - a. For eGCs won, the Cardholder will see a congratulatory message, will be able to access the eGC by clicking "Open" and will have to follow Giftaway's instructions on how to redeem the prize. eGCs usage guidelines and mechanics apply. eGCs will be in denominations of PHP500.
  - b. To redeem the DragonPass Discount Code lounge access, the Cardholder should visit <https://dragonpassgo.com/> DragonPass Go website, key-in the Discount Code, and uses the 100% discount code to purchase a Walk-in Lounge Pass at their Lounge of choice.

#### How to redeem the code

1. User navigates to: <https://dragonpassgo.com/>
  2. User searches for Airport.
  3. User selects Terminal.
  4. User chooses the Lounge.
  5. User selects 'Buy Walk-Up Pass'.
  7. User inputs 100% discount code shared by Client and clicks 'Apply'.
  8. User inputs First & Last Names, Email address & Mobile No.
  9. User reviews final booking.
  10. Transaction completed.
  11. User receives Lounge Pass via email within 24 hours (passes are typically delivered instantly).
  12. User shows this to Lounge staff to enter lounge of choice.
- c. For cash credits won, the amount will be credited to their registered HSBC Credit Card in the succeeding calendar month, as follows:

Table D:

Monthly Release of Scratch Cards	Date of Cash Credit
June 13, 2025	July 18, 2025
July 14, 2025	August 22, 2025
August 12, 2025	September 19, 2025
September 15, 2025	October 24, 2025
October 14, 2025	November 21, 2025

10. Final opening of scratch cards and/or redemption of all prizes earned from June 13 – October 14, 2025 will be until **November 30, 2025**. The Promo Site shall not be accessible after the said date and all "unscratched cards" and unredeemed in the Promo Site prizes shall automatically be forfeited

### III. OTHER GUIDELINES

1. The Promo cannot be availed of in conjunction with other ongoing spend / usage promos of HSBC, unless specified by HSBC.
2. The Scratch Cards are not convertible to cash, cash advance, or in-kind.
3. Exchanging of Prize/s won will not be allowed. The value of Prizes awarded to the Cardholder shall be charged to the Cardholder's Credit Card account, if claimed through means later found to be invalid or if the Cardholder does not adhere to the stipulated Terms and Conditions of this Promo.
4. In the event the Cardholder 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 Scratch Card Prize awarded to the Cardholder.
5. 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](http://hsbc.com.ph).
6. 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.
7. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder 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 Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
8. 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-223576 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](http://hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://hsbc.com.ph/feedback).  
The Hongkong and Shanghai Banking Corporation Limited is an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) <http://www.bsp.gov.ph>.