



## Terms & Conditions

1. **HSBC x Laneige 2025 Offer** ("Promo") 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. For avoidance of doubt, an HSBC 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 the HSBC Card Terms and Conditions as well as Legal and Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa Cash Back, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard, HSBC Platinum Visa Rebate, and HSBC Live+. Debit and Corporate cards are excluded from the Promo.
3. Promo is from **March 1, 2025 to June 30, 2025** ("Promo Period").
4. Cardholders can get **15% OFF** on regular-priced Laneige products and FREE Laneige Water Bank 5 Step Essential Kit (valued at PHP2,000) with a minimum single-receipt purchase of PHP3,500 ("Offers") during the Promo Period.
5. Cardholders can avail of the Offers multiple times during the Promo Period.
6. Cardholders must settle payment with their HSBC credit card to enjoy the Offers.
7. Cardholders can avail the Offers when they shop in-store for Laneige products at any of the participating Laneige branches in SM Department Stores, SM Malls, and Mitsukoshi Mall:
  - Laneige SM Cebu
  - Laneige SM Iloilo
  - Laneige SM Makati
  - Laneige SM Mall Of Asia
  - Laneige SM Megamall
  - Laneige SM North EDSA
  - Laneige SM Pampanga
  - Laneige LOOK Aura
  - Laneige LOOK Mall of Asia
  - Laneige Mitsukoshi Beauty
8. All items included in the single-receipt transaction must be Laneige products only to avail of the Offers.
9. Free item (Laneige Water Bank 5 Step Essential Kit) can only be claimed on the same day of purchase and only at the Laneige branch where the purchase was made.
10. Laneige purchases made in Watsons stores are excluded from the Promo.
11. The Offers cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
12. The Offers are non-transferable.
13. Cardholders with mandatory and government-regulated discount have the option to choose which promo or discount to apply in their purchase of goods and services which are on promotional discount.

14. The Offers cannot be exchanged for cash or other products.
15. HSBC is not a supplier of the products and services provided in relation to the Offers of the Promo. Any dispute concerning the quality of goods and services provided by Laneige Philippines shall be settled directly between the Cardholder and Laneige Philippines.
16. The Promo is bound by the terms and conditions stipulated by HSBC and Laneige Philippines.
17. Disputes with respect to the Cardholder's eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC in concurrence with DTI.
18. The Terms and Conditions listed herein are governed by and construed in accordance with the laws of the Philippines.

Per DTI Fair Trade Permit No. FTEB-216880, 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>.