



HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024 Terms and Conditions

1. **HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024** (the "Promo") shall run from July 1, 2024 to December 31, 2024 extended until January 31, 2025 (the "Promo Period"). Spend period is 60 days from the card delivery date (the "Promo Spend Period").
2. The Promo is open to new-to-bank (HSBC Philippines) individual applicants applying for a new primary HSBC Red Mastercard ("HSBC Credit Card") within the Promo Period through any of these channels (the "Qualified Cardholder"):

Online

- Through the HSBC Public Website by applying via the application link for the HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024
- Through HSBC direct online- or print- sponsored ads by applying via the application link for the HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024

On-ground

- HSBC designated booths, by applying under the HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024
- HSBC Branches nationwide, by applying under the HSBC Red Mastercard Credit Card x PAL Mabuhay Miles Acquisition Promo 2024

A new-to-bank applicant is one who has no existing nor cancelled HSBC credit card in the last 15 months from the application date.

3. Under this Promo, the approved Qualified Cardholder ("Cardholder") shall be entitled to a free 3,500 Philippine Airlines ("PAL") Mabuhay Miles ("Welcome Gift") once the Cardholder reaches the minimum accumulated Spend Requirement using his/her newly approved and activated HSBC Red Mastercard during the Promo Spend Period.

Credit Card Type	Spend Requirement	Welcome Gift
HSBC Red Mastercard	PHP 10,000 within 60 days from the card delivery date	3,500 Philippine Airlines Mabuhay Miles

The Welcome Gift will be granted in the form of Philippine Airlines Mabuhay Miles.

4. The Qualified Cardholders who have chosen to apply under PAL x HSBC Red Mastercard application must have a registered active PAL Mabuhay Miles Account at the time of fulfillment to receive their Mabuhay Miles. Standard Mabuhay Miles account creation process follows. To create a PAL Mabuhay Miles Account, please go to this link: <https://www.philippineairlines.com/enrollment-page>

Cardholder will be required to provide their Mabuhay Miles Account Number and the name of their Mabuhay Miles account once qualified.

5. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases¹, bills payment and online purchases transacted and subsequently posted during

¹ Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account.

the Promo Spend Period. Cash advance, Quasi-cash², Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.

6. HSBC will extract from its system and identify Cardholders with Qualified Spend and who have reached the Promo Spend Requirement following the table below on extraction cut-off dates and the coverage of posted transactions.

Coverage of Accumulated Transactions	Extraction Cut-off Dates	SMS Notification Date for Welcome Gift
July 1, 2024 to July 31, 2024	August 9, 2024	September 13, 2024
August 1, 2024 to August 31, 2024	September 9, 2024	October 11, 2024
September 1, 2024 to September 30, 2024	October 9, 2024	November 8, 2024
October 1, 2024 to October 31, 2024	November 8, 2024	December 13, 2024
November 1, 2024 to November 30, 2024	December 9, 2024	January 10, 2025
December 1, 2024 to December 31, 2024	January 13, 2025	February 7, 2025
January 1, 2025 to January 31, 2025	February 10, 2025	March 7, 2025
February 1, 2025 to February 28, 2025	March 10, 2025	April 4, 2025
March 1, 2025 to March 31, 2025	April 4, 2025	May 7, 2025
April 1, 2025 to April 30, 2025	May 5, 2025	June 6, 2025

Transactions must be posted within the Promo Spend Period. Posting is done within 3-5 banking days after the transaction date.

Coverage of Accumulated transactions – dates when accumulate spend requirement was reached by the approved HSBC Credit Card.

7. Qualified Cardholders who meet the Promo Spend Requirement for qualified transactions will receive an SMS notification about the Welcome Gift. Qualified Cardholders will be required to register his/her PAL Mabuhay Miles Account Number via the redemption page that will be provided in the SMS.

**By joining this Promo and exclusively for the purpose of Welcome Gift redemption, the Cardholder agrees to share his/her details with PAL Mabuhay Miles Team.*

8. Rewards Redemption:

- Cardholder will need to register their Mabuhay Miles Account Number and Mabuhay Miles Account Name via the redemption form that they will receive via SMS.
- Qualified Cardholders will receive the miles credited to their Mabuhay Miles account.
- Qualified Cardholders who received no Mabuhay Miles credits to their Mabuhay Miles account after receipt of the SMS notification may call PAL Hotline at (632) 8855-8888.
- All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines (PAL).
- PAL Mabuhay Miles terms and conditions apply.

9. If the Cardholder spends less than the required accumulated spend in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any Welcome Gift.
10. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, Welcome Gift eligibility will be forfeited.
11. If the HSBC Credit Card under this Promo is cancelled within 24 months from its approval date, then the Cardholder agrees that the amount of the Welcome Gift amounting to PHP 3,000 shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.
12. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.

² Quasi-cash transactions refer to a purchase 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.

13. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
14. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome gift at any point of the application and/or approval process. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions. Applications made through other affiliates, online apps or platforms and booth locations not HSBC-authorized are not included in the Promo unless stated otherwise.
15. 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.
16. 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-196046 Series of 2024.

Issued by The Hongkong and Shanghai Banking Corporation Limited. 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, or visit hsbc.com.ph/feedback.

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