



**HSBC X SM Store and Retail Affiliates – 0% Installment Back to School Promo
Terms & Conditions**

1. **HSBC X SM Store and Retail Affiliates – 0% Installment Back to School Promo** ("Promo") is open to HSBC all 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 shall run from May 1 to July 31, 2025 ("Promo Period").**
 - a. Registration period is on May 1 to July 31, 2025 ("Registration Period")
 - b. Spend period is on May 1 to July 31, 2025 ("Spend Period")
4. **Promo registration:**
 - a. To register for the Promo, Qualified Cardholders must use the User Code found in the SMS and/or eDM invitation sent by HSBC to the Cardholder's HSBC-registered mobile address and/or e-mail address. The Cardholder should text:
SM <space> 5-Digit User Code to 09191603900 (Example: SM ABCDE)
 - b. By registering for the Promo, the Cardholder:
 - warrants that he/ she is responsible for, voluntarily providing, and consenting to provide his/her personal information and other information that may be required by Giftaway, the third party managing the site for HSBC, and agrees that any information provided in the Promo website will be subject to the confidentiality, data privacy, and security terms of Giftaway.
 - authorizes HSBC, in connection with the Promo, to disclose and publish their name, photos and other particulars as determined by HSBC to any person/s and in any mode or manner as HSBC may deem appropriate.
 - releases and forever discharges HSBC of any liability in relation with the Promo. He/She shall not commence, aid or in any way prosecute or cause to be prosecuted any action or proceeding based upon any claims, demands, causes of action, obligations, damages or liabilities subject of the Promo and agree to indemnify and hold HSBC free and harmless from and against any and all claims, demands, causes of action, obligations, damages or liabilities which are the subject of the Promo, including court costs and attorney's fees, from or in connection with any action or proceeding brought, assisted or prosecuted contrary to its provisions.
 - agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of prizes upon completion of qualified purchases.

- acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.

- Cardholders who have successfully registered and made a transaction at any participating merchant/s can enjoy the "Reward":

Minimum Single-Receipt 0% Installment Transaction	Reward	Participating Merchants
PHP10,000 to PHP19,999.99	PHP500 SM Gift Pass eGC	<ul style="list-style-type: none"> • Ace Hardware • Baby Company • Crate & Barrel • Crocs • Dyson • Ecco • Forever 21 • Innisfree • Kultura • Levi's • Our Home • Pet Express • SM Appliance • SM Store • Sports Central • Supplies Station • Surplus • The Body Shop • Toy Kingdom • Uniqlo
PHP20,000 and up	PHP1000 SM Gift Pass eGC	

- Eligible Transactions made by Qualified Cardholders in any participating merchant under The **HSBC X SM Store and Retail Affiliates – 0% Installment Back to School Promo** during the Promo Period will only earn the reward assigned for this Promo as well.
- Qualified Cardholders must settle payment with their HSBC Credit Card 0% installment to enjoy the "Reward".
- Each merchant 0% installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same merchant 0% installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
- Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.
- The following are defined as excluded transactions:
 - Splitting of transactions – Only one (1) qualified HSBC Credit Card may be used per single-receipt transaction, and only (1) qualified HSBC Credit Card may be accepted per Cardholder.
 - 0% Installment transactions made outside the Promo Period.

- c. Cash Installment Plan, Balance Transfer or Straight-to-Installment, Balance Conversion transactions
 - d. Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions
 - e. Cash Advance and Quasi-Cash
 - f. Fees and charges
11. An SMS notification with the SM Gift Pass eGCs shall be sent weekly to the Primary Cardholder **every Friday starting May 9, 2025** for verified transactions posted within the week. Cardholders may claim their FREE SM Gift Pass eGCs by accessing the eGC link and by following the merchant's instructions on how to redeem the eGC.
 12. Redemption is until **September 30, 2025** for rewards earned from qualified transactions made during the Promo Period.
 13. Earned rewards can be used at SM malls of the listed branches in the Appendix.
 14. The cost of Rewards shall be charged to the Cardholder's Credit Card account if claimed through means, which are later found to be invalid or if the Cardholder does not adhere to the stipulated Terms and Conditions of this Promo.
 15. In the event that 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, HSBC reserves the right to charge the full amount of Reward/s awarded to the Cardholder.
 16. HSBC 0% Credit Card Instalment Plan can be applied to transactions subject to minimum spend requirement per merchant.
 17. The Reward cannot be used in conjunction with any other discounts, promotions and disco items, unless specified.
 18. The Reward is non-transferable.
 19. The Reward cannot be exchanged for cash or other products.
 20. The Promo is bound by the terms and conditions stipulated by HSBC and the aforementioned participating merchants.
 21. Any dispute concerning the quality of goods and services provided by the Participating Merchants shall be settled directly between the Cardholder and the Participating Merchants.
 22. Disputes with respect to the Cardholder's eligibility, coverage dates, etc. shall be resolved by HSBC
 23. 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 full cost of the 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 and construed in accordance with the laws of the Philippines.
 24. By joining or availing of this promo, the cardholder confirms that he/she has read, understood and agreed to the promo mechanics and its terms & conditions; and has agreed to share personal and transaction data to participating merchants and HSBC for purposes of implementing the promotion.
 25. Exclusive Reward is only applicable from time of customer payment.
 26. Reward is available at participating stores nationwide. See list of participating branches (Annex A).

Per DTI Fair Trade Permit No. FTEB-221593, 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).

The Hongkong and Shanghai Banking Corporation Limited is regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral)
<http://www.bsp.gov.ph>.

Annex A

List of Branches

List of brands accepting SM Gift Pass eGCs:

- Ace Hardware
- Baby Company
- Crate & Barrel
- Crocs
- Dyson
- Ecco
- Forever 21
- Innisfree
- Kultura
- Levi's
- Our Home
- Pet Express
- SM Appliance
- SM Store
- Sports Central
- Supplies Station
- Surplus
- The Body Shop
- Toy Kingdom
- Uniqlo