



### **Spend and Get Waived Annual Fee Campaign 2024**

1. HSBC Credit Card's **Spend and Get Waived Annual Fee Campaign 2024** (the "Promo") shall run from June 1, 2024 to July 31, 2024 (the "Promo Period").
2. Under this promo, selected Primary cardholders (the "Cardholders") who received an invitation to participate in the promo through SMS and/or EDM through the contact details in our records, shall receive "Promo Reward" provided that:
3. The Cardholder has registered in the Promo during the Promo Period using the User Code found in the SMS and/or EDM invitation sent by HSBC.
4. To register, the Cardholder should text: WAF<space>5 DIGIT USER CODE to 09221200700 (Example: WAF IXZPY). SMS should be sent using the Cardholder's registered mobile number with HSBC.
5. Cardholders who have successfully registered and used the HSBC Credit Card identified in the SMS and/or EDM invitation during the Promo Period, shall get waived annual fee based on the table below:

| <b>Spend Period</b>           | <b>Spend Requirement</b> | <b>Promo Reward</b> |
|-------------------------------|--------------------------|---------------------|
| June 1, 2024 to July 31, 2024 | 15,000                   | Waived Annual Fee   |

6. Qualified Spend shall be straight purchases, installment purchases, bills payment, and online purchases made on the select credit card. For installment transactions (including Balance Transfer of Cash Installment Plan, provided that cardholder is qualified for these transactions), each transaction shall be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
7. Straight-to-Installment and Balance Conversion transactions, Business-related and Casino transactions, Cash Advance, Quasi-Cash\*, Fees and charges are excluded from the Promo.

\*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.

8. Fees and charges on the HSBC Credit Card are excluded in the Promo.

9. Transactions made by the Cardholder's supplementary credit cardholder/s (if any) shall NOT be qualified as part of the Primary Cardholder's accumulated spend under this Promo, and vice versa.
10. HSBC shall extract from its system and identify HSBC Credit Cardholders who have reached the Qualified Spend at the end of the Promo Period.
11. HSBC shall process the waiver of annual fees whose charge dates are on **July-August 2024** after 1-2 billing cycles.
12. The qualified HSBC Primary Credit cardholder shall receive an SMS advisory once the Annual fee waiver is processed.
13. The waiver of the annual fee shall reflect in the next statement of the client after the waiver is processed.
14. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.

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://hsbc.com.ph), or visit [hsbc.com.ph/feedback](https://hsbc.com.ph/feedback).

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