



HSBC HIP Summer Campaign 2025 Terms and Conditions

1. **HSBC HIP Summer Campaign 2025** ("Promo") is open to all HSBC Credit Cardholders of the following: 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.
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. Promo shall run from **March 25, 2025 to July 31, 2025** ("Promo Period").
4. **Promo Registration:**
 - a. Qualified cardholders will receive an invitation via Viber, SMS and/or eDM invitation sent by HSBC to their HSBC-registered mobile number or E-mail address.
 - b. To register, the qualified cardholder should text the following using their HSBC-registered mobile number:
HIP<space>5-DIGIT USER CODE to 09191603900 (Example: HIP ABCDE)
 - c. The Cardholder who successfully registered for the Promo shall earn up to PHP1500 Giftaway Universal eGCs ("Reward") for qualified and posted transactions.

Minimum Single-Receipt 0% Installment Transaction	Reward	Number of Rewards
PHP15,000	PHP500 Giftaway Universal eGC	Maximum of 3

- d. By registering to the Promo, the Cardholder:
 - i. 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.
 - ii. 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 HIP Summer with HSBC 2025 Campaign 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 HSBC HIP Summer Campaign, including court costs and attorney's fees, from or in connection with any action or proceeding brought, assisted or prosecuted contrary to its provisions.

- iii. 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 Reward/s upon completion of qualified purchases.
- iv. Acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.

5. A Cardholder may earn a maximum of **three** rewards based on his/her first three qualified transactions during the Promo Period. For example:

Transaction Date	Purchased by	Merchant	Spend Amount	Reward Earned	Remarks
15-Apr-25	Primary Cardholder	SM Store	PHP15,000	PHP 500 Giftaway Universal eGC	Qualified
15-Apr-25	Primary Cardholder	SM Store	PHP5,000	PHP 0	Not qualified (lower than min. spend)
04-May-25	Supplementary Cardholder	Uniqlo	PHP15,000	PHP 500 Giftaway Universal eGC	Qualified
05-Jun-25	Primary Cardholder	Tiffany & Co	PHP40,000	PHP500 Giftaway Universal eGC	Qualified
01-Jul-25	Primary Cardholder	Samsung	PHP85,000	None	Not qualified (A cardholder may only earn 3 rewards maximum)

- 6. The Supplementary Card's purchases will earn Rewards for the Primary Cardholder if the Primary Card is qualified and has successfully registered for the Promo. The eligibility of the supplementary Cardholder's purchases is dependent on the Primary Card's credit standing and is subject to the same qualifications and restrictions applicable to the Primary Card.
- 7. Qualified Transactions refer to transactions meeting the spend requirement of at least PHP15,000 on merchant 0% installment purchases during the Promo Period. These will include valid transactions of the Supplementary Cardholder.

8. 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.
9. HSBC 0% Credit Card Installment Plan can be applied to transactions subject to minimum spend requirement per merchant.
10. Cardholders must settle payment with their HSBC Credit Card to enjoy the Offers.
11. The following are defined as excluded transactions:
 - a. Straight Transactions, Cash Advance Transactions, Quasi-Cash Transactions, Cash Installment Plan, Balance Transfer, and Balance Conversion.
 - b. Split transactions under the same merchant and transacted on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.
12. An SMS/EDM notification with the eGC link shall be sent **weekly** to the Primary Cardholder **every Friday starting April 4, 2025** for verified transactions posted within the week. Cardholders may claim their Giftaway Universal eGCs by accessing the Giftaway eGC link and by following the merchant's instructions on how to redeem the Giftaway Universal eGC usage guidelines and mechanics apply.
13. Redemption is until **September 30, 2025** for rewards earned from qualified transactions made during the Promo Period.
14. Earned rewards can be used at Giftaway's partner merchants such as, but not limited to SM Store, Grab, Shopee, Lazada, and more. Applicable delivery and other processing service fees from the store where the Giftaway Universal eGC will be used are not included in the reward earned and shall be shouldered by the cardholder. The Cardholder can refer to the Giftaway website at www.giftaway.ph for details. Giftaway's merchant list can change without prior notice.
15. HSBC is not an agent of Giftaway, and/or any Giftaway merchant, and/or any participating merchant/s and makes no representation as to the quality of the goods and services provided. All feedback regarding the quality of the goods and services provided should be directed to Giftaway or any of the participating merchant/s.
16. It is the Qualified Cardholder's responsibility to safekeep the Giftaway eGC codes to avoid any redemption issues and fraudulent claims.
17. This Promo can be availed of in conjunction with other promos of HSBC.
18. The Reward/s cannot be exchanged for cash or other products.
19. 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 discretion and will be final and binding on all participating with the concurrence of DTI.
20. 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/s to Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
21. These Terms and Conditions are governed by the laws of The Philippines.

Per DTI Fair Trade Permit No. FTEB 218475 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, or visit hsbc.com.ph/feedback.

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