



HSBC Visa Olympic Games Paris 2024 Raffle Promo Terms and Conditions

1. The HSBC Visa Olympic Games Paris 2024 Raffle Promo (the "Promo") shall run from **March 1, 2024 to April 30, 2024** (the "Promo Period").
2. The Promo is open to all HSBC Gold Visa and HSBC Platinum Visa ("HSBC Visa") credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance to HSBC Card Terms & Conditions, at the time of the raffle draw and until the claiming of the raffle prize.

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 the HSBC Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.

3. Officers and employees of HSBC in the Philippines, HSBC's advertising/PR agencies and its accredited service providers, including their relatives up to the second degree of consanguinity or affinity, and officers and employees of Visa in the Philippines, are disqualified from the Promo. Further, cardholders residing in countries where HSBC Philippines is restricted/prohibited from marketing this sales promotion activity are disqualified from earning raffle entries/joining the promo.
4. A Cardholder whose name was drawn will be disqualified in the event that his / her HSBC Visa credit card is not in good credit standing, his / her Card become/s delinquent or is cancelled.
5. Under this Promo, the Cardholders shall earn the following raffle entries with their HSBC Visa credit card for transactions made during the promo period:

Qualified Transaction	Earned Raffle Entry/ies
Activate their HSBC Visa credit card (primary or supplementary)	10 raffle entries
Every Php500 charged for a single-receipt transaction	1 raffle entry
Every installment transaction with tenor of 3-36 months (including 0% Installment purchase, Balance Transfer, Cash Installment Plan, Straight to Installment and Balance Conversion)	5 raffle entries
Every installment transaction above 36 months (including Balance Transfer, Cash Installment Plan, Straight to Installment and Balance Conversion)	10 raffle entries
Auto-Charge enrolment	5 raffle entries

6. Valid transactions shall be any of the following:
 - a. For card activation, this can be for any of the following:
 - i. New, renewal or replacement card

- b. For straight transactions:
 - i. Local or foreign currency-denominated transactions;
 - ii. In-store or online transactions
 - c. Instalment purchases / transactions:
 - i. Each merchant instalment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same merchant instalment transaction will not be counted as a separate transaction amount.
 - d. Transactions made by the Cardholder's supplementary credit cardholder/s will be qualified as part of the Primary Cardholder's transactions/accumulated spend.
7. The following transactions are excluded from the Promo:
- Cash advance or quasi-cash transactions;
 - Split transactions under the same merchant and transacted on the same day
 - Casino or gambling transactions
 - Business-related transactions;
 - Cancelled / Reversed transactions;
 - Disputed transactions;
 - Auto Charge re-enrolments to the same merchant made during the Promo Period
 - Any unauthorized or Fraudulent transactions;
 - Any balance transferred to the account (ie. Due to card conversion or upgrade); OR
 - Any fees or charges;
8. Raffle date and prize are as follows:

Raffle Draw Date	Raffle Prize
<p>May 6, 2024</p> <p>Venue: HSBC Centre, 3058 Fifth Avenue West, Bonifacio Global City, Taguig City</p> <p>Time: 4PM</p>	<p>2 winners of Olympic Games Paris 2024 Package for 2 persons which is inclusive of:</p> <ul style="list-style-type: none"> • Tickets to the athletics on Saturday 10 August and the Closing Ceremony on Sunday 11 August, at the Stade de France, in Paris <ul style="list-style-type: none"> ◦ Seat Category C • 2 Emirates Business-class roundtrip tickets • 4-night stay at a 5-star hotel in Central Paris (worth €11,308*) • Welcome dinner at an iconic Paris venue • All-day access to the HSBC Visa lounge for drinks and snacks • Admission tickets to the theme park at Bd de Parc, Coupvray, France • Airport arrival and departure transfers (based on group arrivals) • Paris metro card (€30 per person) • Visa prepaid card (€50 per person per night) <p><i>*based on published average nightly rates of 5-star hotels in Central Paris</i></p>

9. HSBC shall generate the raffle entries electronically at least 3 banking days before the raffle draw date. Electronic raffle numbers will be randomly assigned to the Cardholders' earned raffle entries prior to the actual drawing of winners.
10. The raffle draw will be held in the presence of a DTI and HSBC representative on the specified raffle draw date above.
11. The winning Cardholders' raffle entry will be validated against HSBC's records. The Cardholder's account must be active and in good credit standing and transaction which earned the raffle entry/ies are not disputed at the time of the raffle draw, until the claiming of the raffle prize. Otherwise, another winner will be drawn.
12. Cardholders can win only once during the raffle Promo. If a cardholder's name is drawn more than once, another raffle winner will be drawn.
13. The winner should arrange his/her own France/Schengen Visa / transit Visa requirements. Fees and charges that will be incurred related to the processing of the France/Schengen Visa will be shouldered by the cardholder.
14. Flight Terms and conditions:
 - a. The airline and dates of the flights shall be determined by HSBC and Visa.
 - b. Flights are non-changeable, non-refundable and non-transferrable once ticketed.
15. Hotel Terms and conditions:
 - a. The hotel and reservation dates of the hotel accommodation shall be determined by HSBC and Visa.
16. Prize is not convertible to cash but transferrable to another HSBC Visa Credit cardholder of the raffle winner's choosing, whose card is in good credit standing at the time of transfer.
17. 20% tax for prizes shall be shouldered by the HSBC.
18. Winner shall be notified by telephone and registered mail within two (2) weeks from the raffle draw date. Notification on how to claim the prize will be made to the existing contact details contained in HSBC's records / system.
19. He/she must submit the following documents via email to cards@hsbc.com.ph, within fourteen (14) calendar days from the time that cardholder is notified via registered mail:
 - a. Signed Original copy of the notification letter from HSBC
 - b. Signed Quit Claim Form, prepared by HSBC, to be sent with the notification letter
 - c. Photocopy of a valid ID with photo (ex. TIN ID Card, Company ID with photo and signature, Driver's License, SSS ID Card or Voter's ID)
 - d. Photocopy of the winning HSBC credit card (face of the credit card only)
 - e. Valid Tax Identification Number (TIN) – Winners must submit their TIN to claim their prize. Winners who do not have TIN would need to secure a one-time TIN from the Bureau of Internal Revenue.

After the 14-day claiming period, unclaimed Prizes can be awarded to the next customer on the reserve list, with prior approval from DTI.

Authorized representatives must bring the Authorization letter and a valid ID along with all the requirements stated above.

20. The winners authorize HSBC to disclose and publish their names, photos and other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC may deem appropriate. Participating in this promo and/or claiming any prize shall amount to Cardholder's positive consent to disclose the Cardholder's personal information/sensitive personal information.
21. Any other expenses that may be incurred during the trip that are not indicated in the abovementioned clauses, will be shouldered by the winner.

OTHER GUIDELINES

22. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC's Customer Services at (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, or talk to us through the Chat feature of our website hsbc.com.ph.
23. 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 shall be resolved by HSBC.
24. 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 of the full cost of the raffle prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
25. These Terms & Conditions are governed by the laws of The Philippines.

Per DTI Fair Trade Permit No. FTEB-187905, Series of 2024

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 an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) <http://www.bsp.gov.ph>. You may get in touch with the Bangko Sentral Consumer Protection and Market Conduct Office through their Email: consumeraffairs@bsp.gov.ph; Webchat: <http://www.bsp.gov.ph>; Facebook: <https://www.facebook.com/BangkoSentralngPilipinas> or SMS: 021582277 (for Globe subscribers only)