



HSBC X SM Appliance Center “24 Deals of Christmas” Terms & Conditions

1. **HSBC X SM Appliance Center “24 Deals of Christmas”** (“Promo”) is open to HSBC all primary and supplementary 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: All active HSBC Credit Cardholders of the following: Gold Visa Cash Back, HSBC Red Mastercard, HSBC Platinum Visa Rebate, Live +, HSBC Advance Visa, and HSBC Premier Mastercard Credit Cards (the “Credit Card”) locally issued by HSBC Philippines. Debit and Corporate cards are excluded from the Promo.
3. Promo is from December 1 to 31, 2025 (Promo Period”).
4. HSBC Cardholders can enjoy up to 50% OFF on select items and at SM Appliance Center stores nationwide:

Discount	Transaction Type	Participating Stores
Up to 50% off	Debit and Credit Card Straight	All physical branches and online store
Up to 40% off	0% installment up to 24 months	
	Tenor	Min. Spend
	3 months	3,000
	6 months	3,000
	12 months	5,000
	24 months	5,000
		All physical branches

- Not valid in conjunction with other discounts or promos unless otherwise stated in other promotions by SM Appliance Center
5. Cardholders must settle payment with their HSBC credit card to enjoy the Offer.
 6. The Offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
 7. The Offer is non-transferable.
 8. The Offers cannot be exchanged for cash or other products.
 9. HSBC is not a supplier of the products and services provided in relation to the Offers of the Promo. Any dispute concerning the quality of goods and services provided by SM Appliance Center Inc. (SACI) shall be settled directly between the Cardholder and the SM Appliance Center Inc. (SACI).
 10. The Promo is bound by the terms and conditions stipulated by HSBC and SM Appliance Center. (SACI).
 11. Disputes with respect to the Cardholder’s eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC in concurrence with DTI.
 12. 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-239733, 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 an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral)
<http://www.bsp.gov.ph>.