



## Frequently Asked Questions

### HSBC Live+ Credit Card

#### Applying for an HSBC Live+ Credit Card

1. How do I apply for an HSBC Live+ Credit Card?

You can apply through any of the following channels:

- HSBC Public website Website at [www.hsbc.com.ph/credit-cards/products/liveplus](http://www.hsbc.com.ph/credit-cards/products/liveplus)
- HSBC direct online or thru application links from our designated aggregators and partners
- HSBC Designated booths
- HSBC Branches

2. Who is qualified to apply for an HSBC Live+ Credit Card?

To qualify, you must have a minimum annual income of PHP500,000 and an active credit card with other banks for at least 6 months.

#### Earning Cashback:

3. When and how will my cashback be credited?

a. from 08 July until 30 November 2024:

- The total Cashback earned on a calendar month will be posted to the Primary Cardholder's Account by the fourth week of the succeeding calendar month. For example, the cashback earned for qualified transactions made from July 1-31, 2024 will be posted by the fourth week of August 2024.
- Computation of the minimum spend requirement and the maximum cap will be done every calendar month.

b. Starting 01 March 2025

- The total Cashback earned during the customer's monthly statement cycle will be posted in the Primary Cardholder's Account two (2) working days after their statement's cutoff date. Computation of the minimum spend requirement and the maximum cap will also be done during the account's statement cycle cut-off.

4. Is there a minimum spend required to avail of the cashback?

Yes, you must spend at least PHP10,000 per calendar month to start unlocking the accelerated cashback. If the minimum spend is not yet met, you'll only earn 0.2% cashback even for dining, shopping and entertainment spend.

5. Is there a limit in the cashback that I can earn?

Yes, there is. You can enjoy up to PHP1,250 cashback per month for dining, shopping and entertainment spend. This is equivalent to Php15,000 worth of annual savings for your transactions on your HSBC Live+ Credit Card.

6. Do I also get higher cashback for online spend (online shopping, food delivery apps, streaming websites)?

It will depend on which online store / establishment you're purchasing at. The cashback will be based on the merchant category of the establishment.

For example:

- Online Shops: 5% rebate on online shopping website
- Online Food Delivery Apps: 2% cashback for food delivery apps
- Streaming platforms: 5% rebate on streaming platforms

For the full list of merchant categories, visit our terms and conditions at <https://www.hsbc.com.ph/credit-cards/products/liveplus/>

7. Are there transactions where I won't earn cashback?

Yes, not all transactions will earn cashback. We've identified merchants and card transactions that are **excluded** from the cashback program of HSBC Live+ Credit Card. These are:

**Spend categories:** Utilities, Fuel, Insurance, Betting and Gambling, Education and Government, Real Estate, Toll Fees, Charity, Legal, Financial/ Quasi Cash, Drug Stores and Pharmacies

**Card Services and Fees:** Balance Transfer, Cash Installment Plan and Straight-to-Installment, Cash Advance, Auto-Charge, Bills payment transactions done via HSBC online, Fees and charges

For the full list of merchant categories, visit our terms and conditions at <https://www.hsbc.com.ph/credit-cards/products/liveplus/>

8. Does the transactions of my supplementary cardholder qualify for cashback?

Yes, your supplementary cardholder's purchases will also earn cashback just like you. The earned cashback from your supplementary card will be credited to your account as the primary cardholder.

9. Is the Caltex rebate part of the PHP1,250 monthly cap?

No, the Caltex rebate program is a separate program from Live+'s cashback program. This is why you can separately get up to Php600 Caltex rebates per month when you

use your HSBC Live+ Credit Card at participating Caltex stations. For more details visit <https://www.hsbc.com.ph/credit-cards/features/caltex-rebate/>

10. Where can I view the cashback I earned?

The total cashback you earned for the month can be viewed on your HSBC Online Banking account and in your next month's billing statement.

Starting with your March 2025 statement you can also see the cashback you earned as of latest cut-off date in the Rewards Summary under Total Point Balance.

#### **Other Benefits:**

11. How will I avail of my dining discounts?

You may visit HSBC Live Plus Dining Page at [www.hsbc.com.ph/credit-cards/offers/live-plus-dining/](http://www.hsbc.com.ph/credit-cards/offers/live-plus-dining/) and choose the restaurant you want to visit. You can follow the eligibility requirement and promo offer declared by each of our dining partners.

12. How do I avail of the free Travel Insurance?

You can avail the free Travel Insurance when you purchase your travel fare using your HSBC Live+ Credit Card or Platinum Visa Rebate Credit Card. Terms and conditions apply.

13. How do I get in touch with my dining concierge?

Access Visa's digital personal assistant and lifestyle guide. Call 1800-8908-6594 or download Visa Concierge in the App Store or Google Play.

#### **Upgrade of HSBC Platinum Visa Credit Card to HSBC Live+ Credit Card**

14. Why are you changing the benefits of my HSBC Platinum Visa to Live+ Credit Card?

We want to make sure that our products stay relevant and up-to-date with current customer behavior. The new proposition of HSBC Platinum Visa is designed to reward customers for spend at merchants they frequent, which are dining, shopping, and entertainment categories. With Live+ Credit card, cashback will be automatically credited to your account. There is no redemption required. This feature is covered by the HSBC Live+ Credit Card Terms and Conditions, which may be found at [www.hsbc.com.ph/credit-cards/products/liveplus](http://www.hsbc.com.ph/credit-cards/products/liveplus).

15. When will I start to enjoy the cashback benefits of Live+ credit card?

By October 1, 2024, you will start to enjoy Live+ credit card's 8% cashback for dining and 5% cashback for shopping and entertainment.

16. Can I already avail of the deals under the Live+ Dining Program even prior October 1, 2024?

Yes, you can already enjoy HSBC Live+ Credit Card's Dining Program, just present your card in the participating restaurants.

17. How does HSBC Platinum Visa compare with HSBC Live+ Credit Card?

Here's a comparison:

<b>Comparison</b>	<b>HSBC Live+ Credit Card</b>	<b>HSBC Platinum Visa</b>
Benefits and Rebates	<ul style="list-style-type: none"> <li>• Up to 8% cashback on dining merchant categories</li> <li>• 5% on shopping and entertainment</li> <li>• 2% on fast food and food delivery</li> <li>• 0.2% on other qualified transactions</li> <li>• PHP1,250 cashback cap per month</li> </ul>	<ul style="list-style-type: none"> <li>• 5% on shopping and travel transactions.</li> <li>• 1% rebate on insurance.</li> <li>• 0.5% rebate on other qualified transactions</li> <li>• PHP1,200 cap per month</li> </ul>

18. When will I receive my Live+ card plastic?

You will receive this upon card renewal.

19. I want to replace my Platinum Visa card plastic to Live+ prior to my card renewal, is there a card replacement fee?

Yes, a standard card replacement fee of PHP400 will apply if you wish to replace your Platinum Visa card plastic to a Live+ Credit Card prior to your renewal date. Please note that for existing HSBC Platinum Visa cardholders, standard benefits of HSBC Platinum Visa will still apply until September 30, 2024 even if the card plastic is replaced to HSBC Live+ Credit Card.

20. What will happen to my points once my card transitions to Live+?

All points under Platinum Visa will expire by February 28, 2025.

21. Can I apply for a new Live+ Credit Card even if I already have a Platinum Visa?

No, because your existing HSBC Platinum Visa will be converted to HSBC Live+. Existing Cardholders who apply for a similar product will be declined.

22. I noticed that my Internet Banking Account and Statement of Account already reflect HSBC Live+ Credit Card and no longer HSBC Platinum Rebate Visa. Is this expected?

Yes, your HSBC Platinum Rebate Visa Card has been renamed to HSBC Live+ Credit Card starting July 8, 2024. However, you'll start enjoying HSBC Live+ Credit Card's cashback program starting October 1, 2024.