



Promo Mechanics for HSBC Credit Cards' "FREE S&R eGCs for New-to-Bank Credit Card Customers Acquisition Promo 2019"

1. HSBC Credit Cards' "FREE S & R eGCs for New-to-Bank Credit Card Customers Acquisition Promo 2019" (the "Promo") shall run from August 24, 2019 to September 30, 2019 (the "Promo Period"). Promo Spend Period shall be from August 24, 2019 to November 30, 2019 ("Spend Period").
2. The Promo is open to individual applicants applying for a primary HSBC Credit Card ("HSBC Credit Card") and meets all of the following criteria (the "Cardholder"):
 - New-to-Bank customer defined as an individual without an existing HSBC Credit Card
 - Has been approved as an HSBC Credit Cardholder
 - Is not from an upgraded card / converted card
 - Does not have a cancelled HSBC Credit Card within the past 15 months
 - Credit Card application is submitted at HSBC booths in any S&R Warehouse clubs

Under this Promo, the Cardholder shall be entitled to a one-time redemption of FREE S & R eGCs ("Welcome Gift"). The Welcome Gift shall be granted to the Cardholder upon meeting the minimum accumulated spend requirement of using his/her newly approved and activated HSBC Credit Card ("Promo Spend") during the Promo Spend Period.

HSBC Card type	Promo Code	Welcome Gifts	Minimum Accumulated Spend Requirement
Platinum Visa	SRPL	PHP5,000 S&R eGCs	PHP10,000
HSBC Red Mastercard, Gold Visa Cash Back	SRGR	PHP2,500 S&R eGCs	PHP5,000

3. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Primary Cardholder's accumulated spend under this Promo.
4. Valid transactions shall be straight purchases, merchant installment purchases, cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each merchant installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account. Balance Transfer, Cash Installment Plan and business transactions are disqualified from the promotion.
5. HSBC will extract from its system and identify Cardholders who have reached the Promo Spend following below table on cut-off dates for extraction and the corresponding coverage of posted transactions:

Cut-off dates	Coverage of Posted Accumulated Transactions*
11-Sep-19	Aug 24 to Sep 8, 2019
11-Oct-19	Aug 24 to Oct 8, 2019
11-Nov-19	Aug 24 to Nov 8, 2019
11-Dec-19	Aug 24 to Dec 9, 2019
10-Jan-20	Aug 24, 2019 to Jan 8, 2020
11-Feb-20	Aug 24, 2019 to Feb 7, 2020
11-Mar-20	Aug 24, 2019 to Mar 9, 2020
10-Apr-20	Aug 24, 2019 to Apr 8, 2020
20-Apr-20	Aug 24, 2019 to Apr 15, 2020

*Posting is done within 3-5 banking days

6. Redemption of Welcome Gifts:

7.1 The qualified Cardholder may expect an SMS notification containing his/her bCode for the S & R eGCs to be sent to his/her mobile number, as registered in HSBC's records, within 3 banking days after each extraction date.

7.2 Cardholders may claim the Welcome Gift under this Promo Code at any S & R Warehouse Clubs. Cardholder must go to the Front End counter to present the following:

- The SMS message showing the bCode to be used
- A valid government-issued ID (ie. Driver's License, Passport, SSS/TIN ID, Voter's ID)
- The newly approved HSBC Credit Card used to accumulate the Promo Spend

7.3. An S & R Sales Personnel will validate the bCode at the bCode terminal and release the applicable Welcome Gift if bCode is valid.

7. Redemption Period of the Welcome Gift is from September 15, 2019 to February 15, 2020. This means that Cardholder has until February 15, 2020 to redeem his/her SRPL/SRGR Codes. Unused bCodes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.
8. Cardholders without the bCode/s will not be allowed to redeem. Cardholders may request for resending of previously issued and unclaimed bCodes by calling HSBC's Hotline (02)85-800. The Codes may be sent to Cardholder's registered SMS number.
9. The Welcome Gift is not convertible to cash or discount.
10. Cardholders who've redeemed the Welcome Gift/s agree not to cancel his/her HSBC Credit Card within 15 months from its approval date. If the said Cardholder requests for card cancellation, or if the redemption is found to be invalid, the amount of the Welcome Gift (P2,500.00/P5,000.00) shall be charged back to the Cardholder's HSBC Credit Card account ("Cancellation Fee"). The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
11. The Cardholder will be disqualified from the Promo in the event that his/her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
12. The Promo cannot be availed of in conjunction with other ongoing HSBC Credit Card acquisition promos. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions.
13. S & R stores rules and regulations apply.
14. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of dates and fulfillment shall be resolved by HSBC.
15. All questions or disputes regarding the S & R eGCs at S & R stores shall be resolved by the merchant.