



HSBC Credit Cards “FREE Grab e-Vouchers” Acquisition Promo for New-to-Bank Credit Cards 2020

- HSBC Credit Cards “FREE Grab e-Vouchers” Acquisition Promo for New-to-Bank Credit Cards 2020 (the "Promo") shall run from August 20, 2020 to March 15, 2021 (the "Promo Period").
Promo Spend Period shall be from August 20, 2020 to May 15, 2021 (“Spend Period”).
Redemption Period is within sixty (60) calendar days from receipt of the SMS notification that will be sent to the cardholder’s mobile number, as registered in HSBC’s records.
- The Promo is open to individual applicants applying for a primary HSBC Platinum Visa, HSBC Gold Visa Cash Back and HSBC Red Mastercard (“HSBC Credit Card”) and who meet 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
- Under this Promo, the Cardholder shall be entitled to Grab e-Vouchers (“e-Voucher”) upon meeting the required accumulated spend using his/her newly approved and activated HSBC Credit Card at any establishment during the Promo Spend Period:

Card Type	Promo Code	Welcome Gift	Minimum Accumulated Spend
HSBC Platinum Visa	HGPV	Grab e-Voucher worth PHP4,500 for cash-in	PHP10,000
HSBC Gold Visa or Red Mastercard	HGRG	Grab e-Voucher worth PHP2,000 for cash-in	PHP5,000

- The HSBC Branch or Sales Officer will indicate the Promo Code on the HSBC Credit Card application form/HSBC-issued tablet signed by the Cardholder.
- 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.
- Qualified Promo Spend transactions (“Qualified Promo Spend”) shall be straight purchases, installment purchases (Balance Transfer, Cash Installment Plan, Merchant Installment), cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each installment transaction will be considered 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.
- HSBC will identify Cardholders who have reached the Promo Spend following below table on cut-off dates for extraction of data from its system and the corresponding coverage of posted transactions:

Cut-off Dates	Coverage of Posted Accumulated Transactions	SMS Notification Date
13-Sep-20	August 20 to September 9, 2020	18-Sep-20
11-Oct-20	August 20 to October 7, 2020	16-Oct-20
08-Nov-20	August 20 to November 4, 2020	13-Nov-20
06-Dec-20	August 20 to December 2, 2020	11-Dec-20
10-Jan-21	August 20 to January 6, 2021	15-Jan-21

07-Feb-21	August 20 to February 3, 2021	12-Feb-21
07-Mar-21	August 20 to March 3, 2021	12-Mar-21
12-Apr-21	August 20 to April 7, 2021	16-Apr-21
24-May-21	August 20 to May 15, 2021	28-May-21

**Posting is done within 3-5 banking days*

8. The qualified Cardholder may expect an SMS notification containing a link that will direct to the page containing the Grab e-Vouchers. The SMS will be sent to his/her mobile number, as registered in HSBC's records based on the schedule stated in item no. 7.
9. Redemption Period of the e-Voucher is within sixty (60) calendar days from receipt of the SMS notification reflecting the link. Unused e-Vouchers after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption. The e-Voucher may only be used once and will be deactivated upon successful redemption. Any purchased product/s or service/s through Grab that exceeds the value of the e-Voucher should be charged to the Cardholder's HSBC Credit Card.
10. Cardholders may request for resending of unclaimed e-Vouchers that have not been forfeited in accordance with item no. 9 by calling HSBC's Hotline at (02) 8858-0000.
11. The e-Voucher is not convertible to cash or discount. The Cardholder agrees that a Cancellation Fee in the amount of the redeemed e-Voucher worth PHP4,500 for Platinum Visa or PHP2,000 for Gold Visa Cash Back Red Mastercard shall be charged to his/her HSBC Credit Card in any of the following instances:
 - a. The HSBC Credit Card under this Promo is cancelled within 15 months from its approval date
 - b. Redemption of the e-Voucher is found to be invalid.

The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
12. Any e-Vouchers earned under the Promo will be forfeited under the Promo in the event that Cardholder's HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
13. 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 use of the HSBC Credit Card shall be covered by HSBC's Credit Card Terms and Conditions.
14. Grab rules and regulations apply.
15. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI. All questions or disputes with regard to the Grab e-Voucher shall be resolved by the Merchants as applicable.

Per DTI Fair Trade Permit No. FTEB-103773, Series of 2020.