



HSBC Credit Card and Miladay Exclusive Offer Promo

1. The Promo is open to all primary and supplementary HSBC Credit Cardholders (Cardholders), whose cards are issued in the Philippines, are active and in good credit standing. Corporate and debit cardholders are excluded from this promotion.

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.

2. Promo offer is valid from February 5 to August 31, 2020.
3. Under this exclusive offer, cardholders can get a free Miladay GC worth Ph10,000 with a minimum installment purchase of Ph20,000 with your HSBC Credit Card at any Miladay branch.
4. Cardholders can avail of 0% interest on installment with the following minimum purchase requirements:

Tenor	Minimum transaction amount
3 months	Php3,000
6 months	Php3,000
12 months	Php6,000
24 months	Php12,000
36 months	Php18,000

5. Cardholders must settle payment with their HSBC Credit Card to enjoy the offers.
6. The offer cannot be used in conjunction with any other discounts, promotions, discounted items and fixed-price items (unless specified).
7. The offer cannot be exchanged for cash or other products.
8. HSBC is not a supplier of the products and services for the Programme and accepts no liability for the quality of goods and services provided by the Merchant involved in this promotion.
9. All offers are bound by the terms and conditions stipulated by HSBC and the Merchant
10. 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.
11. 0% Installment is valid if monthly amortization is paid in full.