



HSBC and Philippine Airlines' 0% Installment Online Promo Mechanics

1. HSBC and Philippine Airline's 0% Installment Online Promo Mechanics ("the Promo") is valid for tickets issued until March 31, 2020 ("the Promo Period").
2. The Promo is open to all HSBC credit cardholders whose cards are issued in the Philippines and are in good credit standing ("the Cardholder"). HSBC Corporate and Debit cards are excluded from the Promo.
3. To avail of the Promo, the Cardholder must purchase his/her Philippine Airlines tickets via any PAL ticketing office or online at www.philippineairlines.com using his/her HSBC Credit Card during the Promo Period. Transaction/Booking at www.philippineairlines.com must be done via:
 - ✓ Desktop
 - ✓ Laptop
 - ✓ Tablet including iPad Gen 1 and 2

And excluding

- ✗ mobile
- ✗ iPad Mini
- ✗ other Phablets

4. Booked fares are non-endorsable and may not be refundable. If the fare conditions permit refund, the unused tickets bought online may be refunded subject to applicable penalties. Please visit or call any Philippine Airlines Ticket Office or send an e-mail to onlinebooking_refunds@philippineairlines.com. Unless requested from PAL, PAL will not automatically refund your unused tickets. If the HSBC credit card used is not under passenger's account name, passenger and the credit card holder both agree that:
 - Either the passenger or credit card holder may apply for online refund application;
 - The refund will automatically be credited to the credit card account used;

Note: Some fares are non-refundable. Please check the PAL fare conditions relating to the selected airfare(s).

5. All fares are subject to PAL's specific fare rules per destination and terms and conditions.
6. Online installment is available on prime booking only. Not available for booking changes transactions.
7. Transaction amounts in currencies other than Philippine Peso shall be converted to the billing currency (Philippine Peso) using the prevailing foreign exchange rate during time of posting.
8. Prices exclude Philippine Travel Tax, other charges and fees that are collected at the airport.
9. To avail of the 0% installment, required minimum transaction amount shall apply:
 - For 3 month installments – minimum of P20,000
 - For 6 month installments – minimum of P50,000
 - For 9 month installments – minimum of P100,000
10. Monthly amortization computation will be presented in SOA rounded-off to the last 2 decimal points/centavo value. HSBC shall make the necessary adjustment on the last monthly installment amount considering residual amount and missed amortization due to late presentments, if applicable.

For example, transaction amount is P20,000 for an installment payable over 3-month tenor shall be posted in your SOA as follows:

- 1st of 3 installments = Php6,666.67
- 2nd of 3 installments = Php6,666.67
- 3rd of 3 installments = Php6,666.66

11. Flights will be governed by the terms and conditions of the Philippine Airlines who supplies the flight(s) to you. For any questions regarding the flight options please contact the Philippine Airlines directly at +63 2 855-8888.
12. 0% Installment is valid if monthly amortization is paid in full.