



## BACK TO SCHOOL PROMO ("Shop and Give back")

1. HSBC Credit Card's "Shop and Give back" Promo (the "Promo") is open to all primary and supplementary credit cardholders of HSBC Classic and Gold Visa/Mastercard, HSBC Red Mastercard, HSBC Platinum Visa, HSBC Advance Visa, HSBC Premier Mastercard issued by HSBC Philippines (hereinafter referred to as "Cardholders"). HSBC Debit and Corporate Cards are not qualified to join the Promo.
2. Promo Period is from August 10, 2020 to September 30, 2020.
3. Under the Promo, HSBC shall donate PHP100 when a Cardholder spends Php5,000 minimum single-receipt straight purchase or Php5,000 minimum single-receipt installment purchase. Transactions must be made in the following merchant categories ("Qualified Spend"):

<b>Bookstores</b>	Bookstores or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5942
<b>Department Stores</b>	Department stores or similar establishments that are tagged by the merchant's credit card acquirer as having MCC 5311
<b>Computer Software Stores</b>	Computer stores or similar establishments that are tagged by the merchant's credit card acquirer as having MCCs 5045 or 5734

Note: Merchant Category refers to the classification of each merchant establishment as determined by their acquiring banks based on the nature of the merchant's business as defined by Visa and MasterCard

The PHP100.00 donations shall be accumulated to build a fund to be able to purchase tablets for less fortunate kids in support of distance learning of Alapabasa\*.

*\*The Alapabasa Reading Program is a play-based, child-centered reading program, systematically designed to make reading and writing in Filipino fun and easy and equips children to read in Filipino. It lays its foundations on a deep understanding of how each child's brain learns and processes how to read. It is systematically designed to target reading skills in a way that motivates children to play with language (build, manipulate, apply) and challenges teachers to think outside the box to make reading fun. Through action songs and movement-based activities, children are motivated to play with the Filipino language and discover its richness—and it doesn't stop there! The Alapabasa Program ensures that children strengthen what they have previously learned through fluency-based exercises, geared toward the success of each child.*

4. The "Qualified Spend" are as follows:
  - a. Transactions made by the Primary Credit Cardholder; Supplementary Credit Cardholder/s' purchases will be qualified as part of the Primary Cardholder's accumulated spend.
  - b. Valid transactions shall be straight or merchant installment purchases transacted and posted during the Promo Period. Each merchant installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same merchant installment transaction will not be counted as a separate transaction amount on the Cardholder's account.
  - c. Cash Advance Transactions, Cash Installment Plan, Balance Transfer and Balance Conversion are excluded from the Promo.

d. Split transactions (same merchant and same day), Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions are excluded from the Promo. Upon completing the minimum single-receipt purchase in item #3 using the HSBC Credit Card, Php100.00 will be donated to Alfabasa.

5. Cardholders who have Qualified Spend will be identified and verified through HSBC's System. An SMS notification with the total donation shall be sent out to qualified Cardholders every cut-off dates as stated below.

Cut-Off No.	Cut-Off Date	Coverage of Transactions
1	Aug 21	Aug 10 to 15
2	Aug 28	Aug 16 to 22
3	Sep 4	Aug 23 to 29
4	Sep 11	Aug 30 to Sep 5
5	Sep 18	Sep 6 to 12
6	Sep 25	Sep 13 to 19
7	Oct 2	Sep 20 to 26
8	Oct 8	Sep 27 to 30

6. For any cardholder complaints / concerns in relation to the promo, please call the HSBC Customer Service at (02) 85-800 from Metro Manila, 1-800-1-888-0000 PLDT domestic toll-free, +63(2) 976-8000 from overseas, or send an email to [hsbc@hsbc.com.ph](mailto:hsbc@hsbc.com.ph).

7. Decisions made by HSBC, in accordance with these Terms and Conditions as well as with applicable rules and regulations, on all matters relating to this Promo will be at HSBC's absolute discretion and will be final and binding on all participants. In case of disputes arising out of this promotion, the decision of HSBC shall be final in concurrence with the Department of Trade and Industry.

Per DTI-FTEB Permit No. 103237, Series of 2020.