



Terms & Conditions: HSBC Credit Card's Cash Rebate Digital Acquisition Promo

1. HSBC Credit Card's Cash Rebate Digital Acquisition Promotion (the "Promo") initially runs from May 15, 2020 to December 31, 2020 (the "Promo Period"). The Promo will be extended until February 28, [2021](#). Spend period is from May 15, [2020](#) to April 30, [2021](#) (the "Promo Spend Period").
2. The Promo is open to individual applicants applying for a new primary HSBC Red Mastercard/Gold Visa/Platinum Visa Credit Card ("HSBC Credit Card") within the Promo Period and who have no existing nor cancelled HSBC credit card (the "Qualified Cardholder").
3. Under this Promo, the Cardholder shall be entitled to a one-time cash rebate of Php2,500 provided that:
 - The credit card application was completed via www.hsbc.com.ph during the Promo Period;
 - The Cardholder has reached the minimum accumulated spend requirement of Php5,000 using his/her newly approved and activated HSBC Credit Card ("Promo Spend") from May 15, 2020 to April 30, 2021 (the "Promo Spend Period").
4. Transactions that are qualified for the rebate ("Qualified Spend") are local and foreign currency denominated credit card purchases/transactions made on the new HSBC Credit Card. Bills payment via internet banking is not included.
5. HSBC will extract from its system and identify Cardholders with qualified transactions and who have reached the Promo Spend requirement following the table below on extraction cut-off dates and the coverage of posted transactions.

Extraction Date	Coverage of Posted Accumulated Transactions	Rebates Crediting Dates
June 10, 2020	May 15, 2020 to June 5, 2020	June 15, 2020
July 8, 2020	May 15, 2020 to July 3, 2020	July 10, 2020
August 6, 2020	May 15, 2020 to August 3, 2020	August 10, 2020
September 9, 2020	May 15, 2020 to September 4, 2020	September 11, 2020
October 7, 2020	May 15, 2020 to October 2, 2020	October 9, 2020
November 5, 2020	May 15, 2020 to November 2, 2020	November 9, 2020
December 10, 2020	May 15, 2020 to December 4, 2020	December 14, 2020
January 7, 2021	May 15, 2020 to January 4, 2021	January 11, 2021
February 10, 2021	May 15, 2020 to February 5, 2021	February 12, 2021
March 10, 2021	May 15, 2020 to March 5, 2021	March 12, 2021
May 5, 2021	May 15, 2020 to April 30, 2021	May 7, 2021

*Posting is done within 3-5 banking days.

6. Once the Cardholder meets the Promo Spend requirement for qualified transactions, then the Cardholder will be credited the Php2,500 rebate during the corresponding crediting dates mentioned in the table above. If the Cardholder spends more than Php5,000 in his/her transactions during the Promo Spend Period, the cash rebate will be capped to Php2,500. If the Cardholder spends less than Php5,000 in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any cash rebate.
7. Crediting will only be done once per Cardholder for this promotion. The Cardholder will also be notified of the credited rebate via SMS to his/her mobile number as registered in HSBC's records.
8. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the rebates crediting date, the rebates will not be credited to the account.
9. The Welcome Gift is not convertible to cash or discount.
The Cardholder agrees that the amount of the cash rebate worth Php2,500.00 shall be charged to his/her HSBC Credit Card account ("Cancellation Fee") for any of the following instances:
 - a. if the HSBC Credit Card under this Promo is cancelled within 15 months from its approval date; and
 - b. if the transaction is found to be invalid.
10. The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.

11. 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.
12. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of date and fulfillment shall be resolved by HSBC.

Promo is extended until February 28, 2021. Approved by DTI-FTEB.
DTI Fair Trade Permit No. FTEB 06102 Series of 2020.