



HSBC Red Mastercard and Gold Visa Credit Card's Php2,500 Cash Rebate Digital Acquisition Promo 2021

1. HSBC Credit Card's Cash Rebate Digital Acquisition Promotion (the "Promo") shall run from March 1, 2021 to July 31, 2021 (the "Promo Period"). Spend period is from March 1, 2021 to September 30, 2021 (the "Promo Spend Period").
2. The Promo is open to individual applicants applying for a new primary HSBC Red Mastercard or Gold Visa ("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 ("Welcome Gift") 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 March 1, 2021 to September 30, 2021 (the "Promo Spend Period").
4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases, 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. Cash advance, Quasi-cash¹, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the promo.
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
April 7, 2021	March 1, 2021 – April 2, 2021	April 9, 2021
May 5, 2021	March 1, 2021 – May 3, 2021	May 7, 2021
June 9, 2021	March 1, 2021 – June 4, 2021	June 11, 2021
July 7, 2021	March 1, 2021 – July 2, 2021	July 9, 2021
August 4, 2021	March 1, 2021 – August 2, 2021	August 6, 2021
September 8, 2021	March 1, 2021 – September 3, 2021	September 10, 2021
October 6, 2021	March 1, 2021 – September 30, 2021	October 8, 2021

** Transactions must be posted. Posting is done within 3-5 banking days after the transaction date.*

6. Once the Cardholder meets the Promo Spend requirement for qualified transactions, the Cardholder will be credited the Php2,500 rebate during the

¹ Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

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.

Per DTI Fair Trade Permit No. FTEB-114519, Series of 2021.