



## HSBC Christmas Promo 2020

1. HSBC Credit Card's "HSBC's Tap to Unwrap Christmas Promo" (the "Promo") will run from November 19 to February 28, 2021 ("Promo Period").
2. 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, and HSBC Premier Mastercard locally issued by HSBC Philippines (hereinafter referred to as "Cardholders"). Cardholders must be in good credit standing upon joining and throughout the Promo. HSBC Corporate Cards and HSBC Debit Cards are not qualified to join the Promo.
3. Cardholders will have a chance to win big prizes instantly within the promo period by accessing the rewards site (the "Site"). An SMS notification will be sent out to cardholders who will qualify starting December 4, 2020. To qualify for the Promo, Cardholders must transact:
  - a. A minimum single-receipt straight purchase of PHP3,000 anywhere (equivalent to 1 play turn)
  - b. A minimum single installment purchase of PHP25,000 anywhere (equivalent to 3 play turns)
4. Cardholders may win any of the following prizes:

Prizes
Giftaway eGC
JBL Wireless in Ear headphones
PlayStation
Lenovo Tablet
Samsung Smart TV
Apple Watch
Apple iPhone
Bonus Points
Cash Rebate

- Cash rebate or bonus points will be given as a consolation prize if the cardholder does not win any of the big prizes mentioned above.
5. Qualified Transactions are credited to the Cardholder under the following conditions:
    - a. Transactions made by the Primary Credit Cardholder and Supplementary Credit Cardholder/s will be credited as part of the Primary Cardholder's accumulated spend.
    - b. Transactions made via straight purchase transacted and posted within the Promo Period.
    - c. Cash Installment Plan<sup>1</sup>, balance transfers<sup>2</sup> and balance conversions<sup>3</sup>, split transactions<sup>4</sup>, business-related and quasi cash transactions<sup>5</sup>, cancelled/reversed and fraudulent transactions are excluded from the Promo
  6. Cardholders who have Qualified Transactions will be identified and verified through HSBC's system. An SMS notification with a link to the Site, a unique code and the cardholder's last 4 digits of his/her credit card.

Cut-Off No.	Cut-Off Date	Coverage of Transactions
1	December 4 2020	Nov 19-29, 2020
2	December 11 , 2020	Nov 30 – Dec 6, 2020
3	December 18 , 2020	Dec 7-13, 2020
4	December 23, 2020	Dec 14-20, 2020
5	December 29, 2020	Dec 21-27 , 2020
6	January 8, 2021	Dec 28 – Jan 3, 2021
7	January 15, 2021	Jan 4-10, 2021
8	January 22, 2021	Jan 11-17, 2021
9	January 29, 2021	Jan 18-24, 2021
10	February 5, 2021	Jan 25-31, 2021
11	February 12, 2021	Feb 1-7, 2021
12	February 19, 2021	Feb 8 – 14, 2021
13	February 26, 2021	Feb 15-21, 2021
14	March 5, 2021	Feb 22-28, 2021

- Note: Transactions must be posted. Posting is usually 3-5 days after transaction date.

7. Cardholders must follow the steps below to play a game for a chance to win a prize:
  - a. Click the Site link provided in the SMS notification.
  - b. Log in by entering the unique code and last 4 digits of the credit card found in the SMS. Once logged on, earned entries will be reflected in the Rewards wallet. A Rewards wallet is the site where they can tap the gift box and the prize is shown
  - c. Tap on the box to reveal your prize.
  - d. Claim your prize at the designated claim center by showing the voucher code
8. Cardholders must access the site and play the game by **April 30, 2021**. Unplayed games shall be forfeited after the said date.
9. Cardholders may claim their prize/s at the designated claim centers -. The prize must be claimed by June 30, 2021. Otherwise this will be forfeited in favor of HSBC.
10. The cost of the Prize shall be charged to the Cardholder's credit card account if claimed through means which are later found to be invalid or if the Cardholder did not adhere to the Terms and Conditions of this Promo.
11. Rewards are not convertible to cash and are not subject to prize tax.
12. This offer cannot be availed of in conjunction with other promos of HSBC.
13. For any cardholder complaints / concerns in relation to the promo, please call the HSBC Customer Service at (02) 88580000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, or send an email to [hsbc@hsbc.com.ph](mailto:hsbc@hsbc.com.ph).
14. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, availment of the reward, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.

Definition of Terms:

1. Cash installment Plan allows cardholder to avail a portion of his total credit limit in cash and pay for the same as a regular instalment transaction under HSBC's Instalment Plan (HIP).
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC credit card.
3. Balance conversion allows a cardholder to convert a non-instalment or straight retail transaction (Straight Transaction) on his/her HSBC Credit Card into instalment within the same card at the applicable interest and other fees.
4. Split transactions are multiple transactions made on the same merchant on the same day.
5. 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. Since convertible to cash, quasi-cash transactions are considered cash advance transactions which are subject to the application of interest charges from transaction date.

Per DTI Fair Trade Permit No. FTEB-109003, Series of 2020.