



HSBC Credit Card's Christmas Collect Promo Mechanics

1. HSBC Credit Card's Christmas Collect Promo (the "Promo") will run from November 4, 2019 to February 15, 2020.
2. 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"). HSBC Corporate Cards and HSBC Debit Cards are not qualified to join the Promo.
3. Cardholders are entitled to get up to PHP12,000 worth of e-Gift Certificates ("eGC/s") within the promo period by earning stamps via HSBC Christmas Promo game site (the "Site"). To qualify for the promo, Cardholders must spend a minimum single-receipt straight transaction of PHP3,000 (equivalent to 1 stamp) or a minimum of PHP5,000 (equivalent to 3 stamps) single-receipt installment purchase anywhere.

Rewards:

- Giftaway eGC worth PHP500
- Giftaway eGC worth PHP1,000
- Ayala Cinema eGC worth PHP500

Every 10th stamp earns Cardholders one (1) reward. Cardholders can earn a maximum of twelve (12) rewards equivalent to 120 stamps for the entire promo duration.

4. Spend are considered "Qualified Transactions" under the following conditions:
 - 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. Transactions made via straight or installment purchase transacted and posted within the Promo Period. Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortization from the same installment transaction will not be counted as separate transactions on Cardholder's account.
 - c. Cash Installment Plan, Balance Transfer and Balance Conversion, Split transactions (i.e. same merchant and same day), Business-related and casino transactions, Cancelled/Reversed and Fraudulent transactions are excluded from the Promo.
5. Cardholders who have Qualified Transactions will be identified and verified through HSBC's System. An SMS notification with the game site link and unique player code shall be sent out to Qualified Cardholders every cut-off date as stated below:

Cut-Off No.	Cut-Off Date	Coverage of Transactions
1	Nov 15, 2019	Nov 1 to Nov 7, 2019
2	Nov 22, 2019	Nov 8 to Nov 14, 2019
3	Nov 29, 2019	Nov 15 to Nov 21, 2019
4	Dec 6, 2019	Nov 22 to Nov 28, 2019
5	Dec 13, 2019	Nov 29 to Dec 4, 2019
6	Dec 20, 2019	Dec 5 to Dec 11, 2019
7	Dec 27, 2019	Dec 12 to Dec 18, 2019
8	Jan 3, 2020	Dec 19 to Dec 25, 2019
9	Jan 10, 2020	Dec 26, 2019 to Jan 1, 2020
10	Jan 17, 2020	Jan 2 to Jan 8, 2020
11	Jan 24, 2020	Jan 9 to Jan 15, 2020
12	Jan 31, 2020	Jan 16 to Jan 22, 2020
13	Feb 7, 2020	Jan 23 to Jan 29, 2020
14	Feb 14, 2020	Jan 30 to Feb 6, 2020
15	Feb 28, 2020	Feb 7 to Feb 15, 2020

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

6. Cardholders must follow the steps below to play the game and get the reward/s:

- a. Click the game site link provided in the SMS notification
- b. Enter the unique player code and the last 4 digits of his/her HSBC Credit Card.

Note that the unique player code and the last 4 digits of his/her HSBC Credit Card need to be keyed in every time cardholders visit the game site.

- c. Cardholders must tap each earned stamp in the game site. A PHP500 or PHP1,000 worth of eGCs will be revealed once he/she reaches the 10th stamp.

eGCs are randomly assigned to each Cardholder once stamps are earned. The Site will prompt the Cardholder to click "Move to My Rewards" to be able to view his/her Reward containing the unique eGC code. The eGC code is needed when redeeming his/her Reward at participating merchants' redemption outlets.

7. Cardholders must log in and use up their chances to earn stamps to get their rewards by **April 30, 2020**. Unplayed stamps in the game site shall be forfeited after the said date.

8. Cardholders may use the eGC code/s at participating merchants from **November 18, 2019 until April 30, 2021**. Once redeemed, the eGC code/s may no longer be used to redeem another reward.

Rewards	Redemption Process/Outlet
Giftaway eGC worth PHP500	Present eGC code found in the game site and redeem through participating Giftaway merchants, see list at https://hsbc.giftaway.ph/universal/500 . Visit https://giftaway.ph/terms for the T&Cs on the usage of eGC codes.
Giftaway eGC worth PHP1,000	
Ayala eGC Cinema worth PHP500	Visit any participating Ayala Branch (see Annex A) and present eGC code to redeem the eGC card

* eGC code is valid within one year upon redemption

Upon redemption, cardholders must present the following requirements:

- a. The eGC code as reflected on the Cardholder's game site account
- b. The HSBC Credit Card used to make the Valid Transaction
- c. A valid photo-bearing government-issued Identification Card

The participating merchant partner will assist the Cardholder in his/her redemption.

9. Only the Qualified Cardholder is allowed to redeem the reward. Authorized representatives are disqualified from redeeming the Reward even if they present a written documentation from the Cardholder.
10. The cost of the reward/s shall be charged to the Cardholder's credit card account if redeemed 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. Qualified Cardholders authorize HSBC to disclose and publish their names, photos and other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC may deem appropriate. Qualified cardholders shall give their consent (written, electronic or recorded) on this matter at the time of redemption.
13. This offer cannot be availed of in conjunction with other promos of HSBC unless HSBC specifies otherwise.
14. Ayala Cinema, Giftaway and its participating merchants' rules and regulations apply.
15. For any cardholder complaints / concerns in relation to the promo, please call the HSBC Customer Service at (02) 88588-0000 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.
16. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision will prevail, in concurrence with DTI.
17. Fraud, abuse or any unauthorised action relating to the credit card transaction, the availment of the Reward / Grand Prize or the participation in the Promo may result in the disqualification of the Cardholder from the Promo, suspension and/or cancellation of card privileges and/or the charging of the full cost of the Reward / Grand Prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

Per DTI Fair Trade Permit No. FTEB-20809 Series of 2019

Annex A - Participating Ayala Malls Cinema

1. Abreeza Mall
2. Alabang Town Center
3. Atria
4. Ayala Center Cebu
5. Ayala Malls Capitol Central
6. Ayala Malls Circuit
7. Ayala Malls Cloverleaf
8. Ayala North Exchange
9. Ayala Fairview Terraces
10. Ayala Malls Feliz
11. Ayala Malls Legazpi
12. Ayala Malls Marikina
13. Ayala Malls Serin
14. Ayala Malls South Park
15. Ayala Malls The 30th
16. Ayala Malls Vertis North
17. Bonifacio High Street
18. Centrio Mall
19. Glorietta Mall
20. Greenbelt Mall
21. Harbor Point
22. Market! Market!
23. MarQueue Mall
24. Serendra
25. Solenad
26. The District Dasmarinas
27. The District Imus
28. The District North Point
29. TriNoma Mall
30. UP Town Center