



HSBC-Clara Exclusive Offer Terms & Conditions

1. The Promo is open to all primary and supplementary HSBC Credit Cardholders (Cardholders), whose cards are issued in the Philippines, are active and in good credit standing. Corporate and debit cardholders are excluded from this promotion. For the avoidance of doubt, a card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw or terminate the card pursuant to the HSBC Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.
2. Promo period is from May 23 to December 31, 2019.
3. Under this exclusive offer, cardholders can avail of any service on 0% installment up to 24 months and get a FREE Clara International Aesthetic Naturale Premium Facial with Photodynamic Light Therapy.
4. Cardholders must settle payment with their HSBC credit card to enjoy the offers.
5. Monthly amortization computation will be presented in SOA rounded-off to the last 2 decimal points/centavo value. HSBC shall make the necessary adjustment on the last monthly installment amount considering residual amount and missed amortization due to late presentments, if applicable.

For example, transaction amount is Php 12,000 for an installment payable over 12 - month tenor shall be posted in your SOA as follows:

1st of 12 installments	1,000.00	7th of 12 installments	1,000.00
2nd of 12 installments	1,000.00	8th of 12 installments	1,000.00
3rd of 12 installments	1,000.00	9th of 12 installments	1,000.00
4th of 12 installments	1,000.00	10th of 12 installments	1,000.00
5th of 12 installments	1,000.00	11th of 12 installments	1,000.00
6th of 12 installments	1,000.00	12th of 12 installments	1,000.00

6. 0% interest offer is valid only if minimum amount due is paid/settled on or before the due date and subject to bank approval.
7. The Promo cannot be used in conjunction with any other discounts, promotions, discounted items and fixed-price items (unless specified). Sales-As-Is and Bundle promos are excluded.
8. The offers cannot be exchanged for cash or other products offered by Clara International Aesthetic Naturale.
9. HSBC is not a supplier of the products and services for the Programme and accepts no liability for the quality of goods and services provided by Clara International Aesthetic Naturale involved in this promotion.
10. The exclusive 0% installment offer is bound by the HIP terms and conditions stipulated by HSBC and Clara International Aesthetic Naturale.
11. In case of pre-termination or cancellation of the HSBC Card Installment Plan transaction before the end of the chosen repayment period, HSBC reserves the right to charge to the cardholder's account a processing fee of Five Hundred Pesos (P500).
12. 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.

Per DTI FTEB-SPD Permit No. 9753. Series of 2019.