



Promo Mechanics for The HSBC Platinum and Premier Credit Card's Acquisition Promo for New-to-Bank Credit Card Customers 2019

1. The "HSBC Platinum and Premier Credit Card's Acquisition Promo for New-to-Bank Credit Card Customers 2019" (the "Promo") shall run from August 16, 2019 to February 15, 2020 (the "Promo Period"). Spend period is from August 16, 2019 to March 31, 2020 (the "Promo Spend Period"). Redemption Period is from September 16, 2019 to June 19, 2020.
2. The Promo is open to individual applicants applying for a primary HSBC Platinum Visa or Premier Mastercard Credit Card ("HSBC Credit Card") and meets all of the following criteria (the "Cardholder"):
 - New-to-Bank customer defined as an individual without an existing HSBC Credit Card
 - Has been approved as an HSBC Credit Cardholder
 - Is not from an upgraded card / converted card
 - Does not have a cancelled HSBC Credit Card within the past 15 months
3. Under this Promo, the Cardholder shall be entitled to a one-time redemption of either 1 (one) of the following upon meeting the required accumulated spend of Php10,000 using his/her newly approved and activated HSBC Credit Card at any establishment ("Promo Spend") during the Promo Spend Period:
 - a) 1 Roundtrip ticket to Hong Kong via Cathay Pacific ("Hong Kong Flight") or
 - b) P6,000 worth of American Tourister shopping privilege
4. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Cardholder's accumulated spend.
5. Qualified Promo Spend transactions ("Qualified Promo Spend") shall be straight purchases, installment purchases (Balance Transfer, Cash Installment Plan, Merchant Installment), cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each installment transaction will be considered as 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.
6. HSBC will extract from its system and identify Cardholders who have reached the Qualified Spend of **Php10,000** following below table on cut-off dates for extraction and the corresponding coverage of posted transactions:

| Cut-off dates | Coverage of Posted Accumulated Transactions* |
|---------------|--|
| 11-Sep-19 | Aug 16 to Sep 8, 2019 |
| 11-Oct-19 | Aug 16 to Oct 8, 2019 |
| 11-Nov-19 | Aug 16 to Nov 8, 2019 |
| 11-Dec-19 | Aug 16 to Dec 9, 2019 |
| 10-Jan-20 | Aug 16, 2019 to Jan 8, 2020 |
| 11-Feb-20 | Aug 16, 2019 to Feb 7, 2020 |
| 11-Mar-20 | Aug 16, 2019 to Mar 9, 2020 |
| 6-Apr-20 | Aug 16, 2019 to Mar 31, 2020 |

*Posting is done within 3-5 banking days

7. The qualified Cardholder may expect an SMS notification containing a claim code ("bCode") to be sent to his/her mobile number, as registered in HSBC's records, within 3 banking days after each cut-off date. He or she may now proceed to his/her chosen merchant (either Option A or B under no. 8 clause) during the Redemption Period to redeem his/her bCode. The bCode may only be used once and will be deactivated upon successful redemption.
8. Redemption of Welcome Gifts Options (Choose 1)

A. To redeem Cathay Pacific Hong Kong flights:

- Call Cathay Pacific's 24/7 hotline – 1800- 1441 – 1011 (Smart / PLDT) / 1800 – 8739 - 5117 (Globe) to book/reserve his/her flights

- The Flight may be assigned to another person prior to flight ticket issuance. Once ticketed, the Cathay Flight is non-transferrable.
- Once booking is confirmed, the Cathay Pacific agent will provide the booking reference number and the schedule to visit Cathay Pacific's ticket office for ticket issuance.

| Cathay Pacific Office | Office Hours |
|---|--|
| MAKATI Ticketing Office 22F LKG Towers 6801 Ayala Avenue, Makati City 1226, Philippines | Monday – Friday (except Public Holidays): 0900 – 1200/ 1300 - 1600 Saturday, Sunday and Public Holidays: Closed |
| CEBU Ticketing Office 12/F Ayala Life FGU Center, Mindanao Ave. cor Biliran Rd., Cebu Business Park, Cebu City, Philippines 6000 | Monday – Friday (except Public Holidays): 0900 – 1200/ 1330 - 1630 Saturday, Sunday and Public Holidays: Closed |
| DAVAO Ticketing Office Passenger Terminal Bldg., Francisco Bangoy Intl Airport Daan Maharlika Highway, Buhangin Davao City, 8000 Davao del Sur | Monday-Friday: 0900-1700 Saturday, Sunday and Public Holidays: Closed |

- Visit any of the above Cathay Pacific Philippine office and present the following: The SMS message showing the bCode and a valid gov't-issued ID (ie. Driver's License, Passport, SSS/TIN ID, voter's ID)
- Advise booking reference number and pay for the taxes using one's newly approved HSBC Credit Card
- Cathay Pacific Fare Ticket Rules and Regulations apply.
- Other Flight Conditions:
 - Travel documents, Taxes, and other travel related expenses shall be shouldered by the Cardholder
 - Sales and Ticketing Period: 16 September 2019 to 19 June 2020
 - Valid for Travel from : 16 September 2019 to 31 August 2020
 - Selected flights valid only on KA376, KA375, KA373, CX902, CX934, CX935, CX905 and CX939. KA-coded flights are via Cathay Dragon Air.
 - The flights are subject to availability and offered on a first come first served basis. The limited number of seats for the subject fare allocated to a particular flight may be fully booked although seats are still available in other fare types in the same class of travel.
 - Redemption is only valid for flights on 'O' and 'Q' classes. Prior reservation is required
 - Economy class fares subject to blackout - **Outbound**: 15Dec19-31Jan20 / 03-19Apr20
 - Rebooking, rerouting, refund, and non-user's fee is not permitted.
 - The redemption for the Hong Kong flight cannot be combined with any other Cathay Pacific promotion.
 - A surcharge of USD30 per way will be charged to the Card if travelling on the following peak dates:
 - Outbound: 30 Oct-02Nov19 / 28-29Nov19 / 30Apr-01May20 / 11-12Jun20 / 24Jun20/ 20-21Aug20 / 27-28Aug20
 - Inbound: 02-05Nov19 / 01Dec19 / 02-04May20 / 14Jun20 / 28Jun20 / 23-24Aug20 / 31Aug20
 - Minimum / Maximum Validity: Minimum 2 days, Maximum 7 days
 - Origin: Manila, Clark, Cebu, or Davao
 - Child Fare/ Infant Fare: Not applicable
 - Mileage Accrual: Q-25%

B. To avail of the American Tourister P6,000 Shopping Privilege:

- Cardholders may visit Rustan's Department Stores at Glorietta / Gateway Mall/ Alabang Town Center / Shangri-La Mall / Ayala Center Cebu
- Cardholders to present the ff at the Rustan's Department Store:
 - The SMS message showing the bCode to be used
 - A valid government-issued ID (ie. Driver's License, Passport, SSS/TIN ID, Voter's ID)
 - The newly approved HSBC Credit Card used to accumulate the Promo Spend
- An American Tourister Sales Personnel will validate the bCode at the bCode terminal and will do the ff:
 - Assist the Cardholder to choose from regular-priced American Tourister luggages / merchandise available in the store worth P6,000. The shopping privilege can't be used to redeem markdown/sale items.
 - Any item/s purchased by the Cardholder in excess of the P6,000 shopping privilege shall be charged to the Cardholder's HSBC Credit Card.

- Availment of the P6,000 shopping privilege is one-time during the time of store visit regardless if the total availed amount is less than P6,000 worth of merchandise
 - The Sales Personnel will release the availed merchandise upon tapping the bCode of the Cardholder on the bCode machine
9. Redemption Period of Cathay Pacific Hong Kong Flight or American Tourister Shopping Privileges is from September 16, 2019 to June 19, 2020. This means Cardholder has until June 19, 2020 to redeem/use his/her Welcome Gift. Unused bCodes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.
 10. Claiming through authorized representatives is not allowed.
 11. Cardholders without the bCode will not be allowed to redeem. Cardholders may request for resending of previously issued and unclaimed bCode by calling HSBC's Hotline (02)85-800.
 12. The Welcome Gifts are not convertible to cash or discount.
 13. The Cardholder agrees that the amount of Php6,000.00 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
 - b. if the redemption is found to be invalid.

The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.

14. If the Cardholder did not redeem the Welcome Gift and requests for card cancellation, he/she will not be charged with a Cancellation Fee.
15. The Cardholder will be disqualified from the Promo in the event that his/her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
16. The Promo cannot be availed of in conjunction with other ongoing HSBC Credit Card acquisition promos, unless otherwise specified by HSBC. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions.
17. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision shall prevail, in concurrence with DTI.
18. All questions or disputes with regard to Cathay Pacific flights or American Tourister items shall be resolved by Cathay Pacific and American Tourister, as applicable.

Per DTI-FTEB Permit No. 15565, Series of 2019.