



Promo Mechanics for HSBC Credit Cards' "FREE P2,500 worth of eGCs/shopping privilege" for New-to-Bank Credit Card Customers Acquisition Promo 2019

1. HSBC Credit Cards' "FREE P2,500 worth of eGCs/shopping privilege" for New-to-Bank Credit Card Customers Acquisition Promo 2019 (the "Promo") shall run from August 16, 2019 to February 15, 2020 (the "Promo Period"). Promo Spend Period shall be from August 16, 2019 to April 15, 2020 ("Spend Period").
2. The Promo is open to individual applicants applying for a primary HSBC Red Mastercard, Gold Visa Cash Back, Advance Visa 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 choose either any 1 ("One") of the following FREE eGCs worth Php2,500 ("Welcome Gift") during the credit card application.

Promo Code	Welcome Gifts
HAYA	Shopping/Dining establishments (Visit https://bit.ly/2JH8qsU for the full list) OR Ayala Cinema Passes at participating cinemas in Annex A
HTUR	American Tourister items at Rustan's Department Stores at Glorietta Makati, Gateway Mall, Shangri-la Mall, Alabang Town Center

The chosen Welcome Gift shall be granted to the Cardholder upon meeting the minimum accumulated spend requirement of Php5,000 using his/her newly approved and activated HSBC Credit Card ("Promo Spend") during the Promo Spend Period.

4. The HSBC Sales Officer will indicate the Promo Code that the Cardholder chose on the HSBC Credit Card application form / HSBC-issued tablet which the Cardholder should agree to by signing on the Credit Card application form / HSBC-issued tablet. Once application has been submitted by the Cardholder, the Promo Code can no longer be changed.
5. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Primary Cardholder's accumulated spend under this Promo.
6. Valid transactions shall be straight purchases, merchant installment purchases, cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each merchant 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. Balance Transfer, Cash Installment Plan and business transactions are disqualified from the promotion.
7. HSBC will extract from its system and identify Cardholders who have reached the Promo Spend 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

10-Apr-20	Aug 16, 2019 to Apr 8, 2020
20-Apr-20	Aug 16, 2019 to Apr 15, 2020

*Posting is done within 3-5 banking days

8. Redemption of Welcome Gifts:

a) For Promo Code HAYA

a.1. The qualified Cardholder may expect an SMS notification containing 5 ("Five") eGC Codes ("Codes") in P500 denomination each to be sent to his/her mobile number, as registered in HSBC's records, within 3 banking days after each extraction date.

a.2. Cardholders may claim the Welcome Gift (eGC Codes) under this Promo Code by visiting participating merchants of Ayala Cinema (Annex A) / Ayala Malls eGC (found at <https://bit.ly/2JH8gsU>)

a.3. Cardholders to present the ff:

- The SMS message showing the Code to be used
- The newly approved HSBC Credit Card used to accumulate the Promo Spend

The Codes received may be redeemed one-time (total of P2,500) or may be redeemed by the Cardholder within 5 visits (P500 each) at any of the participating stores found in Annex A and <https://bit.ly/2JH8gsU> during the Redemption Period. If the total value of the Code is not used up, no cash change will be given and the redeemed Code may no longer be re-used.

Any purchased product/s at the participating merchants that exceeds P2,500 will be charged to the Cardholder's HSBC Credit Card.

b) For Promo Code HTUR

b.1. The qualified Cardholder may expect an SMS notification containing his/her shopping privilege bCode equivalent to P2,500 worth of American Tourister to be sent to his/her mobile number, as registered in HSBC's records, within 3 banking days after each extraction date.

b.2. Cardholders may claim the Welcome Gift (bCode) under this Promo Code by visiting Rustan's Department Stores at Glorietta, Alabang Town Center, Shangri-La Mall and Ayala Center Cebu

b.3. Cardholders to present the ff:

- 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

b.4. 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 P2,500. The shopping privilege can't be used to redeem markdown/sale items.
- Any item/s purchased by the Cardholder in excess of the P2,500 shopping privilege shall be charged to the Cardholder's HSBC Credit Card.
- Availment of the P2,500 shopping privilege is one-time during the time of store visit regardless if the total availed amount is less than P2,500 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 the Welcome Gift is from September 15, 2019 to June 25, 2020. This means that Cardholder has until June 25, 2020 to redeem his/her HAYA / HTUR Codes. Unused Codes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.

10. Cardholders without the Code/s will not be allowed to redeem. Cardholders may request for resending of previously issued and unclaimed Codes by calling HSBC's Hotline (02)85-800. The Codes may be sent to Cardholder's registered SMS number.

11. The Welcome Gift is not convertible to cash or discount.

12. Cardholders who've redeemed the Welcome Gift/s agree not to cancel his/her Promo Spend nor his HSBC Credit Card within 15 months from its approval date. If the said Cardholder requests for Promo Spend or card cancellation, or if the redemption is found to be invalid, the amount of Php2,500.00 shall be charged back to the Cardholder's HSBC Credit

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

13. 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.
14. 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.
15. Ayala Cinema, Ayala Mall's eGC and Rustan's/American Tourister stores rules and regulations apply.
16. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of dates and fulfillment shall be resolved by HSBC.
17. All questions or disputes regarding the redeemed products at any of the ff. merchants: Rustan's / American Tourister, Ayala Malls / Cinemas shall be resolved by the merchants.

DTI – FTEB Permit No. 15567, Series of 2019

Participating Ayala Cinemas

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