



HSBC's Online Installment Instant Rewards Promo

Promo Mechanics

1. HSBC Credit Card's "Shop on 0% installment Online" (the "Promo") will run from **February 16 to May 31, 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. Qualified Cardholders will get a FoodPanda e-GC voucher worth PHP1,000 for every minimum single-receipt installment purchase of PHP30,000 online at our participating list of online installment merchant partners. You may visit <https://bit.ly/hip-online> for the list of merchants and their respective website addresses.
4. Qualified Online Installment Transactions are valid under the following conditions:
 - Transactions made must be transacted and posted within the Promo Period.
 - Cash Installment Plan¹, balance transfers² and balance conversions³, split transactions⁴, business-related and quasi cash transactions⁵, 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 FoodPanda e-GC voucher code will be sent to the qualified cardholders' registered mobile number in HSBC's system.
6. The SMS containing the voucher code will be sent the next banking day (5:30PM onwards) after the qualified transaction has been made.
7. Cardholders may claim their reward at FoodPanda via FoodPanda's app or website.
8. The reward must be claimed within 3 months upon receipt of the voucher codes via SMS. Otherwise this will be forfeited in favor of HSBC.
9. 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.
10. Rewards are not convertible to cash and are not subject to prize tax.
11. This offer cannot be availed of in conjunction with other promos of HSBC.
12. 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.
13. 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:

¹Cash 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)

²Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC credit card.

³Balance 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.

⁴Split transactions are multiple transactions made on the same merchant on the same day.

⁵Quasi-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- 113765, Series of 2021