



### General Terms & Conditions:

1. This offer is open to all HSBC credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. 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. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum. Debit and Corporate cards are excluded from the promo.
3. Promo is from June 13, 2023 to July 31, 2023 ("Promo Period").
4. Cardholders can get a free Promate Wireless Charger worth Php1,395 or a Promate Capsule Speaker worth Php1,295 for a minimum single-receipt **0% installment** purchase of Php25,000.
5. The offer is applicable to **0% installment transactions only**.
6. Cardholders must settle payment with their HSBC credit card to enjoy the offer.
7. Cardholders have the option to avail of HSBC 0% Credit Card Installment Plan at 3, 6, 12, and 24 months on select items. 0% installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same merchant 0% installment transaction shall not be counted as a separate transaction amount on the HSBC Credit Cardholder's account. HSBC Card's Installment Plan Terms and Conditions apply.
8. Promo is applicable at all branches of Abenson, digital sales channels such as Viber, Facebook, email, hotline and at abenson.com
9. Splitting of transactions is not allowed.
10. One (1) card number, one (1) single-receipt transaction, one (1) free item redemption per day per branch for in-store, online, and other digital sales channels transactions.
11. The free item will be released along with the Cardholder's orders upon delivery or pick-up.
12. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
13. The offer is non-transferable.
14. The offer cannot be exchanged for cash or other products.
15. In case of cancellation of credit card transaction, the Cardholder shall pay the price of the free item.
16. HSBC is not a supplier of the products and services for the offer. Any dispute concerning the quality of goods and services provided by **Abenson** involved in this promotion shall be settled directly between the Cardholder and **Abenson**.
17. The offer is bound by the terms and conditions stipulated by HSBC and **Abenson**.
18. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc., shall be resolved by HSBC in concurrence with DTI.

Per DTI Fair Trade Permit No. FTEB-168775, Series of 2023