



TERMS AND CONDITIONS

I. ELIGIBILITY

1. **HSBC Back-to-school Raffle Promo** ("Promo") is open to all Primary HSBC Credit Cardholders of the following: Gold Visa Cash Back, HSBC Red Mastercard, HSBC Platinum Visa Rebate, HSBC Advance Visa, and HSBC Premier Mastercard Credit Cards (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholder/s"). Debit and Corporate cards are excluded from the Promo.
2. The Cardholder ("Qualified Cardholder") must be 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 Legal and Regulatory Compliance Policy considerations.
3. Promo shall run from June 1, 2023 to July 31, 2023 ("Promo Period").
4. To participate in the Promo, the Qualified Cardholder must successfully register from June 1, 2023 to June 30, 2023 ("Registration Period").
5. To register for the Promo, Qualified Cardholders shall:
 - a. receive the registration link and the unique User Code via SMS from HSBC by Promo start date and SMS reminder within the Registration Period;
 - b. click the registration link, which will open the Promo Site;
 - c. enter the unique User Code;
 - d. click the 'Register' button;
 - e. view the registration confirmation (i.e. "Registration Successful.")
6. Qualified Transactions refer to valid transactions on either straight or merchant 0% installment purchases transacted and posted during the Promo Period. This will include valid transactions of the Supplementary Cardholder.
7. Each merchant 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 Cardholder's account.
8. The following are defined as excluded transactions:
 - a. Cash Advance Transactions, Quasi-Cash Transactions, Cash Installment Plan, Balance Transfer, and Balance Conversion.
 - b. Split transactions under the same merchant and transacted on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.
 - c. Transactions made prior successful Promo registration.
9. Qualified Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.

II. BACK-TO-SCHOOL RAFFLE

1. Qualified Cardholders can earn a specific number of e-Raffle tickets depending on the Qualified Transaction (straight or 0% installment) during the Promo Period.

All categories & merchants (except SM Store, Power Mac Center, & Abenson)		
Qualified Transaction	Minimum Purchase Requirement	Earned e-Raffle Entries
Single-receipt straight purchase (in-store/online)	PHP 3,000	1
0% Installment purchase (in-store/online)	PHP 25,000	5



Purchases made at any SM Store*, Power Mac Center, & Abenson		
Qualified Transaction	Minimum Purchase Requirement	Earned e-Raffle Entries
Single-receipt straight purchase (in-store/online)	PHP 3,000	3
0% Installment purchase (in-store/online)	PHP 25,000	15

*Note: Qualified transactions must be made in the SM Store/ SM Department Store. Transactions made in other SM Retail Affiliates are not included.

- An SMS notification of earned raffle entry/ies and a link to the Promo Site shall be sent to the Primary Cardholder within 3 banking days from the transaction posting date. Cardholder can view the newly earned raffle entry/ies & monitor their accumulated raffle entries from their Promo Site's dashboard.
- There will be 1 e-Raffle draw to be facilitated online via Zoom at 3PM, with the presence of a DTI representative on August 14, 2023.
- A total of 16 winners will be drawn, and corresponding raffle prizes are as follows:

Prizes	No. of Winners
Power Mac Center eGCs worth Php80,000	3
SM Gift Pass eGCs worth Php50,000	5
Abenson eGCs worth 30,000	8

- HSBC shall generate the e-Raffle Entries based on qualified transactions posted as of August 8, 2023, electronically. Electronic raffle numbers will be randomly assigned to the cardholder's earned e-Raffle Entries prior to the actual drawing of the winner.
- Qualified cardholders will receive an SMS containing the total quantity of their e-Raffle Entries within 5 banking days before the e-Raffle draw date.
- Officers and employees of HSBC in the Philippines, its advertising / PR agencies and its accredited service providers, including their relatives up to the second degree of consanguinity and affinity are disqualified from participating in the raffle.
- A Qualified Cardholder can win only once during the raffle Promo. If a Qualified Cardholder's name is drawn more than once on the raffle date, he/she shall be awarded the prize with the higher value.
- The Qualified Cardholder's winning raffle entry will be validated against HSBC's records. The Qualified Cardholder's account must be active and in good credit standing at the time of the raffle draw. Otherwise, another winner will be drawn.
- The Raffle Prizes are not convertible to cash, cash advance, or in-kind.
- The Raffle Prizes are already net of 20% prize tax, which will be shouldered by HSBC.
- The winners shall be notified via registered mail, Viber/SMS and/or email registered in HSBC's records within one (1) week after the e-Raffle draw date. Notification will be made through the existing contact details contained in HSBC's records and system and will include instructions on how the e- Raffle Prize may be claimed.
- A raffle draw winner has 60 calendar days to redeem the raffle prize upon receipt of notification. Else, raffle prize will be forfeited and HSBC will draw another winner with concurrence of DTI.
- The SM and Power Mac Center eGC Codes will be disbursed in denominations of P1000 by accessing the Promo Site. Winners will simply have to follow the SM and Power Mac Center's instructions on how to redeem the eGC. SM and Power Mac Center's eGCs usage guidelines and mechanics apply.
- The Abenson eGC Codes will be disbursed in denominations of P1000 and will be sent via SMS/ email registered in HSBC's records upon winners' acknowledgement of HSBC's notification that they won.
- All eGC Codes are valid within one (1) year from the time the winner has been notified.



17. The winners authorize HSBC to disclose and publish his/her name, photos, or other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC may deem appropriate. Participating in this Promo shall amount to consent to disclose the Cardholder's personal data.

III. OTHER GUIDELINES

1. This Promo cannot be availed of in conjunction with other promos of HSBC.
2. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC's Customer Services at (02) 8858-0000 or (02) 7976-8000 from Metro Manila, 1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) +800-100-85-800 international toll-free for selected countries/regions, or talk to us through the Chat feature of our website hsbc.com.ph.
3. Decisions made by HSBC in accordance with these Terms and Conditions as well as with applicable rules and regulations, on all matters relating to this Promo will be at HSBC's absolute discretion and will be final and binding on all participants with the concurrence of DTI. Disputes with respect to the Cardholder's eligibility, number of raffle entries, coverage dates, etc. shall be resolved by HSBC.
4. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the raffle prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

Notes:

1. Cash Instalment Plan allows a cardholder to avail of 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)
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC Credit Card.
3. Balance 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 Credit Card account at the applicable interest and other fees
4. Split transactions are multiple and qualified transactions made on the same merchant on the same day.
5. Quasi-cash transactions refer to purchases 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.

DTI Fair Trade Permit No. FTEB- 166618 Series of 2023