



### Terms & Conditions: HSBC Back to School Win Back Raffle Promo

1. The HSBC Back to School Win Back Raffle Promo (the "Promo") is open to all Primary and Supplementary 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. 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 is from June 1, 2022 to July 31, 2022 ("Promo Period").
4. Cardholders can get a chance to be one of the 10 winners to win what they shop for (up to Php10,000) weekly and earn a specific number of e-affle depending on the spend requirement:

Qualified Transaction	Minimum Purchase Requirement	Earned E-Raffle	Maximum Prize
Single-receipt straight purchase on Back-To-School merchant categories*	Php5,000	2	Php10,000
0% installment purchase on Back-To-School merchant categories*	Php30,000	6	Php10,000

\*Back-To-School merchant categories: Department Stores, Professional Services and Membership Org (school/tuition fees), Computer Software Stores, Book Stores

Qualified Transaction	Minimum Purchase Requirement	Earned E-Raffle	Maximum Prize
Single-receipt straight purchase on all other merchant categories	Php5,000	1	Php10,000
0% installment purchase on all other merchant categories	Php30,000	3	Php10,000

The table below illustrates the corresponding spend requirements and rewards earned based on various qualified transaction spend

Qualified Transaction	Purchase Amount	Earned E-Raffle	Prize
Single-receipt straight purchase on a hotel booking	Php8,000	1	Php8,000
0% installment purchase from a jewelry store	Php100,000	3	Php10,000
Single-receipt straight purchase on school tuition fees	Php80,000	2	Php10,000
0% installment purchase from a computer store	Php50,000	6	Php10,000

- a) Qualified Transactions refer to valid transactions on either straight or merchant 0% installment purchases transacted within the Promo Period and posted according to the weekly schedule/cut-off as specified in the table below. 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 and will therefore, not earn an e-affle.
- b) The following are defined as excluded transactions:
  - i. Cash Advance Transactions, Quasi-Cash Transactions, Cash Installment Plan, Balance Transfer, and Balance Conversion.

- ii. Split transactions under the same merchant and transacted on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.
5. There will be a total of 80 winners who can win up to Php10,000 worth of cash credits to be credited to the winners' HSBC Credit Card account. Schedule details are as follows:

<b>E-Raffle Draw</b>	<b>Coverage of Qualified Transactions**</b>	<b>Crediting of reward</b>	<b>No. of winners</b>
June 10	June 1-7	June 14	10
June 17	June 8-14	June 21	10
June 24	June 15-21	June 28	10
July 1	June 22-28	July 5	10
July 8	June 29-Jul 5	July 12	10
July 15	July 6-12	July 19	10
July 22	July 13-19	July 26	10
July 29	July 20-26	Aug 2	5
Aug 5	July 27-31	Aug 9	5

*\*\*Note: Transactions must be posted. Posting is usually 3-5 banking days from the transaction date*

- 6. HSBC shall generate the raffle entries electronically, 2-3 banking days before the e-Raffle draw date. Electronic raffle numbers will be randomly assigned to the cardholder's earned raffle entries prior to the actual drawing of winners.
- 7. Qualified cardholders will receive an SMS containing the total quantity of their earned raffle entries 2 banking days before the e-Raffle draw date.
- 8. A cardholder can only win once throughout the duration of the Promo Period.
- 9. 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 the Promo.
- 10. The raffle prizes are not convertible to cash, cash advance, or in-kind
- 11. Winners shall be notified via SMS and/or registered email address every Wednesday, following the e-raffle draw date. Notification will be made through the existing contact details contained in HSBC's records and system.
- 12. The winners authorize HSBC to disclose and publish their names, photos, and 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.
- 13. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC Customer Service at (02) 8858-0000 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](mailto:hsbc@hsbc.com.ph)
- 14. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.
- 15. 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 the 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.

Per DTI Fair Trade Permit No. FTEB - 144306, Series of 2022