

HSBC 2023 Cash Credit Rewards Campaign Terms and Conditions

1. HSBC 2023 Cash Credit Rewards Campaign (the “Promo”) is open to all primary HSBC Credit Cardholders whose cards are issued in the Philippines and are in good standing (the “Cardholder”). 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. HSBC Corporate Cards and HSBC Debit Cards are not qualified under the Promo.
2. Promo Period is from April 19, 2023 to June 30, 2023.

3. Under the Promo, Cardholders may redeem cash credits using bonus points earned on their HSBC Credit Cards under the HSBC Rewards Program. Cash credit amounts and number of bonus points required to redeem are as follows:

Card Type	PHP50 Cash Credit	PHP100 Cash Credit	PHP200 Cash Credit	PHP500 Cash Credit	PHP1,000 Cash Credit
HSBC Premier Mastercard HSBC Platinum Visa* HSBC Advance Visa* HSBC Red Mastercard HSBC Gold Visa Cash Back* HSBC Gold Mastercard	1,000 points	2,000 points	4,000 points	10,000 points	20,000 points
HSBC Classic Visa HSBC Classic Mastercard	2,000 points	4,000 points	8,000 points	20,000 points	40,000 points

**for those with existing points in their card account*

4. To redeem, Cardholders must fill out the HSBC Redemption Form in the HSBC website <https://www.hsbc.com.ph/credit-cards/offers/rewards-redemption/> and click Redeem rewards.
5. Once the redemption form has been submitted, the request may no longer be changed, transferred, cancelled or refunded. HSBC shall have the absolute and exclusive right to approve or decline redemption requests.
6. HSBC will notify the Cardholders of the status of their redemption request via registered SMS mobile number on record within five (5) banking days from submission of redemption request. Cash amount/s will be credited to the Cardholders’ HSBC Credit Card for successful redemptions.
7. Disputes with respect to the Cardholder’s eligibility, coverage of dates, fulfillment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry.
8. HSBC Credit Card Terms and Conditions and HSBC’s Rewards Program General Terms and Conditions apply.

Per DTI-Fair Trade Permit No. 164767, Series of 2023