



## HSBC's 1 Million Holiday Blowout

Get a chance to win P1 Million in Giftaway electronic Gift Certificates

### Promo details

Use your HSBC Credit or Debit Card at participating malls to earn 1 e-affle entry for every P1,000 and get a chance to win P1 Million Giftaway electronic Gift Certificates in the raffle draw!

Here's how:

1. Get a chance to be one (1) of the four (4) winners to win PHP 1,000,000 worth of Giftaway universal eGC (the "e-Raffle Prize") when you spend a minimum amount of PHP 1,000 during the Promo Period in any of the Participating Malls:
  - a. Ayala Mall Glorietta, Makati
  - b. Ayala Mall Trinoma, Quezon City
  - c. SM North The Block, Quezon City
  - d. SM Megamall, Mandaluyong City

Card Type	Qualified Transactions
HSBC Credit Card	Valid Primary HSBC Credit Cardholders and their Supplementary Cardholder/s <sup>1</sup> single-receipt in-store purchases (straight or 0% installment <sup>2</sup> ) with a minimum amount of PHP 1,000 within the Promo Period in any of the Participating Malls
HSBC Debit Card	Valid single-receipt in-store purchases with a minimum amount of PHP 1,000 within the Promo Period in any of the Participating Malls

2. To join the Promo:
  - a. You will receive a Promo link and unique user code from HSBC via SMS/ Viber. Access the Promo link.
  - b. Use your HSBC Credit Card or Debit Card at any of the participating malls when you spend a minimum amount of PHP 1,000<sup>3</sup> during the Promo Period
  - c. Log- in with your unique User Code and last 4 digits of your HSBC Credit Card/HSBC Debit Card;
  - d. Tap "Upload a Raffle Entry" button;
  - e. Encode the details of each Qualified Transaction to be eligible for raffle entry/ies
    - Total Amount in Receipt
    - Transaction Date
    - Participating Mall
  - f. Click the "Upload" button
  - g. Monitor the status (if tagged as "valid" or "invalid") and quantity of raffle entries by accessing the Promo Site.

Promo is from December 5, 2022 to February 15, 2023

E-Raffle Draw is on February 20, 2023.

<sup>1</sup> Qualified Transactions of the Supplementary Cardholder shall be reflected in the Primary Cardholder's profile or account.

<sup>2</sup> HSBC 0% Installment Plan applies to select items and tenors of the merchant. A minimum purchase amount is required to avail of the installment. 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 HSBC Credit Cardholder's account.

<sup>3</sup> Cash Advance Transactions, Quasi-Cash Transactions, Cash Installment Plan, Balance Transfer, and Balance Conversion, Split transactions under the same merchant and transacted on the same day, Casino transactions, Business-related transactions, Cancelled/Reversed, Fraudulent transactions, and purchases/transactions made prior to the promo registration date are excluded transactions, and are therefore, excluded from the Promo.

HSBC's Card Installment Plan Terms and Conditions apply.

Terms and conditions apply.

Per DTI Fair Trade Permit No. FTEB-156445, Series of 2022.

## Terms and Conditions

1. The HSBC Mall-Wide Christmas Raffle Promo (the "Promo") is a joint offer of The Hongkong and Shanghai Banking Corporation Limited (the "HSBC Philippines") and HSBC Savings Bank (Philippines), Inc. (the "HSBC Savings Bank") is from December 5, 2022 to February 15, 2023 (the "Promo Period").
2. The Promo is open to 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, and HSBC Debit Cardholders of Personal Banking and Premier debit cards (the "Debit Card") locally issued by HSBC Philippines and HSBC Savings Bank (the "Cardholder/s"). Corporate cards are excluded from the Promo.
3. Cardholders are eligible to join the Promo if they are:
  - a. Primary HSBC Credit Cardholders 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; and/or
  - b. HSBC Debit Card Cardholders maintaining Personal Banking or Premier eligibility requirements. Eligibility requirements can be found in <https://www.hsbc.com.ph/personal-banking/> and <https://www.hsbc.com.ph/premier/>.
4. In this Promo, Cardholders can get a chance to be one (1) of the four (4) winners to win PHP 1,000,000 worth of Giftaway universal eGC (the "e-Raffle Prize") when they spend a minimum amount of PHP 1,000 during the Promo Period in any of the Participating Malls:
  - a. Ayala Mall Glorietta, Makati
  - b. Ayala Mall Trinoma, Quezon City
  - c. SM North The Block, Quezon City
  - d. SM Megamall, Mandaluyong City
5. There will be one (1) winner from each of the Participating Malls. The e-Raffle Draw will be on February 20, 2023 at 4:00 pm.
6. Qualified Transactions refer to:

Card Type	Transactions
Credit Card	Valid Primary HSBC Credit Cardholders and their Supplementary Cardholder/s <sup>1</sup> single-receipt in-store purchases (straight or 0% installment <sup>2</sup> ) with a minimum amount of PHP 1,000 within the Promo Period in any of the Participating Malls
Debit Card	Valid single-receipt in-store purchases with a minimum amount of PHP 1,000 within the Promo Period in any of the Participating Malls

<sup>1</sup> Qualified Transactions of the Supplementary Cardholder shall be reflected in the Primary Cardholder's profile or account.

<sup>2</sup> HSBC 0% Installment Plan applies to select items and tenors of the merchant. A minimum purchase amount is required to avail of the installment. 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 HSBC Credit Cardholder's account.

7. The following are excluded transactions:
  - a. Cash Advance Transactions, Quasi-Cash Transactions<sup>3</sup>, Cash Installment Plan<sup>4</sup>, Balance Transfer<sup>5</sup>, and Balance Conversion<sup>6</sup>.
  - b. Split transactions<sup>7</sup>, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.
  - c. Transactions made outside the Promo Period.
8. Officers and employees of HSBC Philippines and HSBC Savings Bank, 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.
9. Cardholders can earn one (1) e-Raffle entry for every PHP 1,000 for the e-Raffle Draw of the Participating Mall where the Qualified Transaction was made.
10. Cardholders will receive an SMS/Viber message with the Promo link and their unique User Code. To join the Promo, Cardholders must:
  - a. Access the Promo link;
  - b. Enter their unique User Code and the last 4 digits of their HSBC Credit Card/HSBC Debit Card;
  - c. Click the "Log-in" button;
  - d. Tap "Upload a Raffle Entry" button;
  - e. Encode the details of each Qualified Transaction (Total Amount in Receipt, Transaction Date, and Participating Mall) then click the "Upload" button.
11. Details of Qualified Transactions must be encoded during the Promo Period.
12. Cardholders may monitor the status (if tagged as "valid" or "invalid") and quantity of their raffle entries by accessing the Promo Site. Cardholders will also receive an SMS containing the total quantity of their earned e-Raffle entries 2 banking days before the e-Raffle Draw date.
13. For disputes in the tagging, Cardholder may re-submit entry with correct transaction details in the Promo Site or provide clear copy of the charge slip to HSBC Customer Service.
14. Cardholders can only win once in this Promo.
15. The e-Raffle entries drawn for each Participating Mall will be validated against HSBC's records to ensure that these were earned from Qualified Transactions and that these have been posted 2 banking days before the e-Raffle Draw date. If the e-Raffle entry does not meet all qualifications, then another e-Raffle entry will be drawn.
16. Within one (1) week after the e-Raffle Draw date, the winners shall be notified by telephone and registered e-mail following the Cardholder's existing contact details contained in HSBC's records/system.
17. 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.
18. The e-Raffle Prizes will be credited on February 27, 2023 and will be disbursed as eGC Codes in denominations of P500 via the Giftaway Promo Site. The e-Raffle Prizes are valid within one (1) year from the time these are credited.
19. Winners may claim the eGCs by accessing the Promo Site and by following the chosen Giftaway partner merchant's instructions on how to redeem the eGC. Giftaway partner merchant's eGCs usage guidelines and mechanics apply.

<sup>3</sup> 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.

<sup>4</sup> 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).

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Split transactions are multiple and qualified transactions made on the same merchant on the same day.

20. The e-Raffle Prizes are not convertible to cash, cash advance, or in-kind
21. The e-Raffle Prizes are non-transferable.
22. The e-Raffle Prize is already net of 20% prize tax, which will be shouldered by HSBC.
23. 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 talk to us through the Chat feature of our website [hsbc.com.ph](https://www.hsbc.com.ph).
24. 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.
25. 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.

Per DTI-FTEB Permit No. FTEB-156445, Series of 2022

