



TERMS AND CONDITIONS

I. ELIGIBILITY

1. The **HSBC MPW2 (Merchant Partnerships Wave 2) 2023 Omnibus Campaign 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 August 15, 2023 to January 31, 2024 ("Promo Period").
4. To participate in the Promo, the Qualified Cardholder must successfully register from August 15, 2023 to September 14, 2023 ("Registration Period").
5. To register for the Promo, Qualified Cardholders shall:
 - a. receive the registration link and the unique User Code via SMS and/or email registered per HSBC's records 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. By registering for the Promo, the Cardholder:
 - a. warrants that he/ she is responsible for, voluntarily providing, and consenting to provide his/her personal information and other information that may be required by Giftaway.
 - b. acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.
7. 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.
8. 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.
9. 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.
10. Qualified Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.

II. INSTANT REWARDS

All Qualified Cardholders, who have successfully registered and used their HSBC Credit Card on eligible transactions ("Qualified Transaction") shall earn the following Instant Rewards ("Reward"):

Qualified Transaction	Minimum Purchase Requirement	Reward options	
Single-receipt straight purchase (in-store/online)	PHP 6,000	2 large Tim Horton's drink (brewed or iced coffee/ hot or iced dark roast)	PHP200 cashback
0% Installment purchase (in-store/online)	PHP 30,000	3 Ayala Cinema Bundles (ticket + popcorn + bottled water)	PHP1,200 cashback

III. REDEMPTION PROCESS

TIM HORTONS/ AYALA CINEMA

1. An SMS Notification with a link to the Promo Site shall be sent weekly to the Primary Cardholder every Friday for qualified transactions posted within the week. Cardholders will be able to view their earned rewards from the Promo Site's dashboard.
2. A Cardholder can only choose 1 instant reward, either eGC or Cashback.
3. Cardholders may claim the Tim Horton's/ Ayala Cinema eGC Codes by accessing the Promo Site and by following the merchant's instructions on how to redeem the eGC. Tim Horton's/ Ayala Cinema's eGCs usage guidelines and mechanics apply.

CASHBACK

1. An SMS Notification with a link to the Promo Site shall be sent weekly to the Primary Cardholder every Friday for qualified transactions posted within the week. Cardholders will be able to view their earned rewards from the Promo Site's dashboard.
2. A Cardholder can only choose 1 instant reward, either eGC or Cashback.
3. If the Cardholder chooses cashback, the amount will be credited to their registered HSBC Credit Card this shall be credited on the 3rd week of the succeeding calendar month of the redemption date, as follows:

Redemption Period	Date of Cash Credit
August 15 – 31, 2023	September 22, 2023
September 1 – 30, 2023	October 25, 2023
October 1 – 31, 2023	November 20, 2023
November 1- 30, 2023	December 20, 2023
December 1 -31, 2023	January 26, 2024
January 1 – 31, 2024	February 23, 2024
February 1 – 29, 2024	March 22, 2024
March 1 – 31, 2024	April 26, 2024

4. The cash back cannot be exchanged for any other reward or converted to a Manager's Check or other similar financial instruments.

1. Redemption is until March 31, 2024 for Rewards earned from August 15, 2023 to January 31, 2024. The Promo Site shall not be accessible after the said date and all unredeemed Rewards shall automatically be forfeited.
2. A Cardholder may only earn and redeem up to 5 Rewards for the duration of the Promo Period regardless of the number of cards linked into a cardholder account, including Supplementary Card/s, if any.
3. The cost of Rewards shall be charged to the Cardholder's Credit Card account if claimed through means, which are later found to be invalid or if the Cardholder does not adhere to the stipulated Terms and Conditions of this Promo.
4. In the event that the Cardholder cancels his/her Credit Card or accelerates the charging of the full amount of the remaining unbilled monthly amortization/s of qualified installment transactions, HSBC reserves the right to charge the full amount of Instant Reward/s awarded to the Cardholder.

IV. 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](https://www.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, 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 instant reward 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-172735 Series of 2023