



## Terms and Conditions

1. This offer is open to all **HSBC Primary credit cardholders** whose cards are issued in the Philippines (“Cardholder/s”) and are 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 the HSBC Card Terms and Conditions as well as Legal and Regulatory Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum. Debit and Corporate cards are excluded from the promo.
3. **Promo Period** : December 12, 2022 to March 12, 2023
4. **Promo Description** : The FREE P500,000 Permanent Total Disability Insurance will be issued to Qualified HSBC Primary credit cardholders who fully and successfully registered in the official online registration site [bit.ly/PioneerxHSBCFree500KInsurance](http://bit.ly/PioneerxHSBCFree500KInsurance) and fill in the registration fields with all pertinent details which are:

Given Name, Middle Name, Last Name, Suffix  
Birthday (MM/DD/YYYY)  
Sex  
Mobile Number  
Email Address  
Home Address  
Type of HSBC credit card

5. A copy of the Policy Schedule and Policy Contract will be sent to the given registered email address
6. FREE P500,000 Permanent Total Disability Insurance is valid for 3 months. Permanent Total Disability Insurance provides coverage in case of accidental dismemberment or disablement as a result of injury.
7. HSBC Primary credit cardholders can only redeem one free insurance and one raffle entry for the raffle draw of 10 lucky winners of P5,000 Giftaway eGC. HSBC cardholder can only win once.
8. Deadline of raffle entry is on March 12, 2023, cut-off time is 12:00MN. E-Raffle draw will be on March 15, 2023 at 10Am via Teams video call with DTI representative. Redemption of free Permanent Total Disability Insurance is until May 15, 2023 or 60 days from the raffle draw date.
9. Winners of the P5,000 Giftaway eGC will be notified and received the prize through their registered email address and mobile number. Winners must confirm via Pioneer email before sending the Giftaway eGC.
10. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
11. The offer is non-transferable.
12. The offer cannot be exchanged for cash or other products.
13. Pioneer Insurance shall pay the 20% tax for prizes exceeding P10,000. Pioneer Insurance will shoulder the P5,000 Giftaway eGC for each 10 winners.
14. All employees of HSBC, Pioneer Insurance & Surety Corporation, their affiliates and advertising agencies and relatives up to the second degree of consanguinity or affinity are not qualified to join the promo.
15. HSBC is not a supplier of the products and services for the offer. Any dispute concerning the quality of goods and services provided by the Merchant involved in this promotion shall be settled directly between the cardholder and the Merchant.
16. The offer is bound by the terms and conditions stipulated by HSBC and the Merchant.
17. 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.

Per DTI Fair Trade Permit No. FTEB-157367, Series of 2022