



General Terms & Conditions:

1. This offer is open to all HSBC 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 will run from February 7, 2023 to December 31, 2023 ("Promo Period").
4. Cardholders can avail of the following in-store offers at any The Smile Bar branches during the Promo Period:
 - a. Get 10% OFF on Premium Smile Bundle
 - Original price is at PHP28,499. Discounted price is now at PHP25,650
 - This includes 12 Premium Smile Sessions
 - Valid for multiple use
 - b. Get 15% OFF on Direct Teeth Whitening
 - Original price is at PHP7,499. Discounted price is now at PHP6,375
 - This includes 3 Single Direct Whitening Sessions
 - Valid for multiple use
5. Cardholders must settle payment with their HSBC Credit Card to enjoy the offer.
6. Sessions may be scheduled outside the Promo Period provided that discounted services were purchased during the Promo Period.
7. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
8. The offer can be purchased as gift vouchers.
9. The offer cannot be exchanged for cash or other products.
10. 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 Smile Bar involved in this promotion shall be settled directly between the cardholder and The Smile Bar.
11. The offer is bound by the terms and conditions stipulated by HSBC and The Smile Bar.
12. 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- 160747, Series of 2023