HSBC'S SWIPE FOR ESSENTIALS PROMO

1. The HSBC Swipe for Essentials Promo (the "Promo") is open to all Primary and Supplementary HSBC Credit Cardholders of the following: Gold Visa Cash Back, HSBC Red Mastercard, HSBC Platinum Visa, HSBC Advance Visa and HSBC Premier Mastercard credit cards (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholders"). Debit and Corporate cards are excluded from the Promo. The qualified transactions of the Supplementary cardholder will be reflected in the Primary cardholder's profile or account.

2. Promo shall run from **August 20, 2021 to January 31, 2022**. ("Promo Period"). **Promo period is extended until February 14, 2022. Approved by DTI-FTEB.**

3. To participate in the Promo, Cardholders must register at <link> from **August 20 to September 20 and November 5 to 30, 2021.** ("Registration Period")

4. All registered Cardholders who use their Credit Card on eligible transactions will earn the following instant rewards ("Reward"):

Transaction	Minimum purchase amount	Reward
Single-receipt straight purchase anywhere	PHP5,000	PHP100 Essentials Giftaway eGC
0% instalment purchase anywhere	PHP30,000	PHP200 Essentials Giftaway eGC

5. Eligible transactions refer to the following (the "Qualified Transactions"):
   a) Valid transactions shall be straight or merchant installment purchases transacted and posted during the Promo Period. Each merchant installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same merchant installment transaction will not be counted as a separate transaction amount on the Cardholder's account.

6. Excluded transactions are as follows:
   a) Cash Advance Transactions, Cash Installment Plan, Balance Transfer and Balance Conversion are excluded from the Promo.
   b) Split transactions (same merchant and same day), Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions are excluded from the Promo.

7. Cardholders who have Qualified Transactions will be identified and verified through HSBC's system. An SMS notification with a link to the HSBC Virtual Shopping Cart (the "Site") will be sent to the Primary credit cardholder.

8. SMS will be sent out daily for all transactions that have been posted in HSBC's system. Posting is usually 1-3 business days after transaction date.

9. Cut-off for registration is at 11:59PM from Monday-Thursday to receive the qualified SMS with unique link to the Site next day (if your eligible transactions have been posted) and those who registered from Friday-Sunday will receive the SMS on Monday.

10. Cardholders must follow the steps below to participate in the Promo:
    a. Click the Site link provided in the SMS notification.
    b. Log in by entering the unique player code and last 4 digits of the qualified HSBC Credit Card.
    c. Cardholders can view in the Site their earned Rewards for their qualified transactions

11. Redemption is until **January 31, 2022** for rewards earned from August 20, 2021 to November 30, 2021. Redemption is until **March 31, 2022** for rewards earned from December 1, 2021 to January 31, 2022. Redemption is until **April 14, 2022 for rewards earned from February 1, 2022 to February 14, 2022.** The Site will not be accessible after said date.

12. Cardholders may claim the eGC Code by doing the following:
    a) Access the eGC redemption site via the link provided in the SMS notification

b) Choose a Giftaway partner merchant from the list in the eGC redemption site where you want to use the eGC

13. Follow the chosen merchant's instructions on how to redeem the eGC

14. The cost of the 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 did not adhere to the Terms and Conditions of this Promo.

15. Rewards are not convertible to cash and are not subject to prize tax.

16. Rewards are capped at 10 redemptions only per qualified customer. A qualified customer is an active and primary HSBC Credit Cardholder as indicated in item #1.

17. This offer cannot be availed of in conjunction with other promos of HSBC.

18. For any cardholder complaints / concerns in relation to the promo, please call the HSBC Customer Service at (02) 88580000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, or send an email to hsbc@hsbc.com.ph.

19. In case of dispute with respect to the cardholder's eligibility, coverage of dates, fulfillment, availment of the reward, etc., HSBC's decision shall prevail. The complainant has recourse with DTI.

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 card 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 a purchase 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.

Per DTI-FTEB Permit No. FTEB-125114 Series of 2021