



HSBC Marvel Virtual Run

PROMO MECHANICS - HSBC Credit Cards' Race To A Hero's Reward Promo

1. HSBC Credit Cards' Race To A Hero's Reward Promo (the "Promo") will run from March 15, 2021 to **May 31, 2021** ("Promo Period").
 - a. **Registration period:** To qualify, cardholders must be registered by **March 15 to 31**. After that, no registration will be accommodated as eligible to join from March 31 to April 30.
Additional registration dates are open from April 28 to May 12, 2021. Approved by DTI-FTEB.
 - b. **Spend period:** **March 15 to May 31, 2021** (opportunity for registrants to accumulate badges to redeem prize) All valid transactions of registered cardholders only from **March 15 to May 31, 2021** will be considered for earning badges. **Only valid transactions from the date of Credit Cardholder's registration will be considered for earning badges.**
 - c. **Redemption of prizes** will be until **July 31, 2021**
2. The Promo is open to all Primary and Supplementary Credit Cardholders of HSBC Classic and Gold Visa/Mastercard, HSBC Red Mastercard, HSBC Platinum Visa, HSBC Advance Visa, and HSBC Premier Mastercard locally issued by HSBC Philippines (hereinafter referred to as "Cardholders"). Cardholders must be in good credit standing upon joining and throughout the Promo. HSBC Corporate Cards and HSBC Debit Cards are not qualified to join the Promo.
 - a. To join the Promo, Cardholders must register and access the rewards site thru <http://hsbc.entry.ph/> by **May 12, 2021**
3. Registered Cardholders are entitled to win exclusive Marvel Virtual Run merchandise and other prizes ("Reward") within the promo period by accessing the rewards site (the "Site") and participating in the HSBC Credit Card race promo. An SMS notification will be sent out to cardholders who will qualify starting Mar 26, 2021. To qualify for the Promo, Cardholders must transact:
 - a. A minimum single-receipt straight purchase of PHP5,000 (Straight or installment) at the following merchant categories with Merchant Category Code (MCC):

Lodging/Hotels/Motels/Resorts or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 3501-3516, 3518-3520, 3523-3524, 3526, 3528, 3530, 3533-3538, 3540-3543, 3545-3546, 3548-3549, 3551-3553, 3555, 3558-3559, 3561-3563, 3565, 3567, 3570-3573, 3575, 3577, 3579, 3580-3581, 3583, 3586, 3588-3592, 3595-3596, 3598, 3602, 3604, 3608-3609, 3612-3613, 3614-3615, 3617, 3619, 3621, 3623, 3625, 3627-3628, 3630-3632, 3634-3638, 3640-3644, 3649-3652, 3654-3655, 3657-3663, 3665, 3667-3668, 3672, 3674, 3676, 3678-3679-3681, 3684, 3687, 3690, 3692, 3694-3695, 3700-3701, 3703-3704, 3706, 3709-3710, 3715-3717, 3719, 3720-373723, 3726-3728, 3730-3731, 3737-3738, 3740-3743, 3745, 3748-3751, 3755, 3760, 3765-3766, 3769-3771, 3773-3775, 3777-3780, 3782-3786, 3788, 3790-3791, 3793, 3795, 3797, 3799, 3800, 3802, 3811-3814, 3816, 3818, 3819, 3824-3825-3826, 3828-3832	
Lodging/Hotels/Motels/Resorts	Drug Stores/Pharmacies or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5122
Drug Stores/Pharmacies	Retail Stores or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5200, 5211, 5231, 5261, 5271, 5309-5310, 5331, 5399, 5422, 5441, 5451, 5462, 5499
Retail Stores	Department Stores or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5311
Department Stores	Groceries/Supermarkets or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5300, 5411,
Groceries/Supermarkets	Apparel and Accessories Store or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699
Apparel and Accessories Store	Miscellaneous Stores or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5300 or 5411, 5712-5714, 5718-5719, 5722, 5932-5733, 5735, 5712, 5921, 5931-5933, 5935, 5937, 5940, 5941, 5943-5944-5950, 5963, 5970-5973, 5975-5978, 5983, 5992-5998, 7011
Miscellaneous Stores	

4. Cardholders may get any of the following rewards:

Prizes
Marvel Virtual Run Race Registration Codes ¹ Registration includes: Race kit (Tshirt, Drawstring Bag)
Exclusive Marvel Virtual Run Running Pouch
Marvel Virtual Run T-shirts (Free Size)
Giftaway Vouchers worth PHP1000
Giftaway Vouchers worth PHP500
Giftaway Vouchers worth PHP200
PHP100 Cashback/Bonus Points

5. Qualified Transactions are credited to the Cardholder under the following conditions:
 - a. Transactions made by the Primary Credit Cardholder and Supplementary Credit Cardholder/s will be

- credited as part of the Primary Cardholder's accumulated spend.
- b. Transactions made via straight or installment purchase transacted at the abovementioned merchant categories and posted within the Promo Period.
 - c. Cash Installment Plan³, balance transfers⁴ and balance conversions⁵, split transactions⁶, business-related and quasi cash transactions⁷, cancelled/reversed and fraudulent transactions are excluded from the Promo
6. Cardholders who have Qualified Transactions will be identified and verified through HSBC's system. An SMS notification with a link to the Site, and a unique code will be sent to the primary Credit cardholder.

Cut-Off No.	Cut-Off Dates (SMS)	Cut off Period of		
		Coverage of Transactions	registration	Time of Registration
1	March 26, 2021	March 15-21, 2021		
2	April 2, 2021	March 22-28, 2021		
3	April 9, 2021	March 29-April 4		
4	April 16, 2021	April 5-11, 2021	15-Apr-21	12:00pm
5	April 23, 2021	April 12-18, 2021	22-Apr-21	12:00pm
6	April 30, 2021	April 19-25, 2021	29-Apr-21	12:00pm
7	May 7, 2021	April 26-May 2, 2021	6-May-21	12:00pm
8	May 14, 2021	May 3-9, 2021	12-May-21	12:00pm
9	May 21, 2021	May 10-16, 2021		
10	May 28, 2021	May 17-23, 2021		
11	June 4, 2021	May 24-31, 2021		

- Note: Transactions must be posted. Posting is usually 3-5 business days after transaction date.
7. 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 code. The code will be used to enter in the rewards site and start collecting the badges.
 - c. For each qualified spend, Cardholders earn a badge.
 - d. Once Cardholders have collected 5 badges, they will win a prize.
 - e. The rewards site shall randomly assign the rewards that the Cardholder will get.
 - f. For Marvel Virtual Run merchandise, these shall be delivered to the Cardholder's current home address in our records within 35-40 days. For Marvel Virtual Run race codes and Giftaway Gift vouchers, these shall be sent to the Cardholder electronically thru the Rewards site. **For cashback, weekly winners to be uploaded weekly to their corresponding account number**
8. Allocation of prizes are as follows:

Marvel Prizes	Number of Winner	
	145	Race codes, upon registration, cardholder will get the 25Km race kit
	281	Race codes, upon registration, cardholder will get the 5Km race kit
	299	Pouch
	996	Assorted Tshirts
	500	Giftaway
	1,500	Giftaway
	7,000	Giftaway
	5,118	100 Cashback/Bonus Points

9. Redemption of badges to get the rewards will be until **July 31, 2021**. Redemption site will not be accessible after said date.
10. 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.
11. Rewards are not convertible to cash and are not subject to prize tax.
12. This offer cannot be availed of in conjunction with other promos of HSBC.

13. 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.
14. 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. It's our Treat! You may register to join the Marvel Virtual Run, on us. Simply register using your winning Registration Codes thru <http://marvel-asia.com/t/ssiUbM>. Your race kit shall be delivered to your nominated address within 35-40 business days. Your race kit shall include a Marvel Virtual Run Special Edition shirt and drawstring bag - **expiry of race code is 29 April 2021**
2. Cash installment Plan allows cardholder to avail 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)
3. 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.
4. 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
5. Split transactions are multiple transactions made on the same merchant on the same day.
6. 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-115608 Series of 2021