



## Promo Terms and Conditions

1. This offer is open to all HSBC credit and debit 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, HSBC Platinum and all HSBC Debit cards. Corporate cards are excluded from the promo.
3. Cardholders must settle payment with their HSBC credit or debit card to enjoy the offer.
4. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
5. The offer is non-transferable.
6. In the purchase of goods and services which are on promotional discount, the senior citizen can avail of the promotional discount or the discount provided under the Expanded Senior Citizens Act of 2010 whichever is higher.
7. The offer cannot be exchanged for cash or other products.
8. HSBC is not a supplier of the products and services for the offer and accepts no liability for the quality of goods and services provided by the Merchant involved in this promotion.
9. The offer is bound by the terms and conditions stipulated by HSBC and the Merchant.
10. 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- 111962 Series of 2021.