



HSBC & DRYBRUSH PROMO TERMS AND 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 Visa. Debit and Corporate cards are excluded from the promo.
3. Promo is from **February 1, 2022 to January 31, 2023**.
4. Cardholders can avail of 0% installment up to 6 months for a minimum purchase of PHP3,000. HSBC's Card Installment Plan Terms and Conditions apply.
5. Cardholders can get 10% off for straight payments (no minimum spend requirement) and 5% off for installment payments when they use the code 'REDHOT' upon checkout during the Promo Period.
6. Cardholders must settle payment with their HSBC credit card at Drybrush's official online store at www.drybrush.com to enjoy the offer.
7. The offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
8. The offer is non-transferable.
9. 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.
10. The offer cannot be exchanged for cash or other products.
11. 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.
12. The offer is bound by the terms and conditions stipulated by HSBC and the Merchant.
13. 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-135613, Series of 2022

HSBC's Card Installment Plan Terms and Conditions

1. HSBC's Card Installment Plan ("HIP") is the installment facility of The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), which allows an HSBC credit cardholder ("Cardholder") to purchase select goods and services from accredited HIP merchants in the Philippines using their HSBC credit card ("the Card") and pay for the same, together with applicable interest and other fees, on installment basis. In certain instances or promotions, HSBC may, at its sole discretion, allow the Cardholder to convert into installment transaction purchases made using the Card at non-accredited HIP merchants.
2. The Cardholder agrees that HSBC may at its option require a minimum purchase amount to qualify for HIP.
3. The Cardholder agrees that the beneficial title to the goods purchased through HIP, including any and all replacements, accessions and accessories thereto, shall remain with HSBC until the total HIP installment price is paid in full. The Cardholder shall, in the meantime, possess and hold the same in trust for HSBC.

4. The Cardholder agrees not to alter, return, pledge, mortgage, sell, assign, pawn, lease or part with the possession of the goods without the prior written consent of HSBC and until and unless the Cardholder shall have paid the total HIP installment price including all other charges that may arise out of the purchase.
5. The Cardholder acknowledges that the total HIP installment price plus any Interest ("Handling Fee") from the installment purchase shall be deducted from the available credit limit on the HSBC credit card account at the time of approval, but shall be posted at Statement billing / cut-off date in fixed equal monthly installment amounts on each statement of account. The entire monthly installment amount shall form part of the Minimum Amount Due on each statement of account. The Cardholder shall have the option to pay the Minimum Amount Due, every month. If he does so, or if the Cardholder revolves any portion of the Total Amount Due in any given month, this shall be included in the computation of the Finance Charge and Late Payment Charge (if applicable) for that month. The Cardholder shall be liable to pay these charges, plus any applicable taxes and charges required by the government thereon, over and above the applicable interest due on the installment transaction. We charge interest starting from the date of the statement cut-off date and is calculated each day until such amount is paid off. We work out interest on a daily basis and add it to the account on your monthly statement date. We charge fees and charges from the date of each transaction that is charged to your account until such amount is paid off.
6. The use of the Card in connection with HIP shall be subject to the Terms and Conditions governing HSBC's Credit Card Products to the extent not inconsistent herewith.
7. The Cardholder's availment of HIP shall be considered his/her acceptance of and agreement to be bound by these terms and conditions and such amendments hereof as may be made by HSBC and advised from time to time.
8. HIP cannot be availed of in conjunction with ongoing HIP Merchant, other HSBC credit card and/or government promotions.
9. HIP is available in select branches and over select items of the HIP merchant. The HIP Merchants listed in this material are current as of print date. HSBC reserves the right to change the line-up of HIP Partner Merchants participating in the HIP program from time to time. The latest list of HIP merchants may be found at HSBC's website www.hsbc.com.ph. The items included in the 0% Interest Installment Plan shall be identified in the price tag of the item.
10. In case of pre-termination or cancellation of the HSBC Card Installment Plan transaction before the end of the chosen repayment period, HSBC reserves the right to charge to the cardholder's account a processing fee of Five Hundred Pesos (P500).
11. In case of inconsistency or conflict related to the promo and/or HSBC's Card Installment Plan, HSBC's decision will prevail.