

**Promo details:**

- Promo is open to all HSBC cardholders.
- Qualified cardholders can avail of an additional 10% sitewide discount. Minimum purchase of P2,000. Maximum discount of P1,000.
- To avail of the offer, cardholder must visit Rustans.com on November 26 - 29. Then, enter the promo code upon checkout.
- Only one promo code may be used per transaction.
- The code is valid for one-time use per customer only.
- The code is valid in Rustans.com only and does not apply in Rustan's physical stores and Rustan's Personal Shopper On Call.

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. Cardholders must settle payment with their HSBC Credit Card to enjoy the offer.
4. The offer may not be used in conjunction with other discount offers. Discounts and privileges are not exchangeable for or convertible to cash, credit or other goods and services nor allowed as payment for the Card dues.
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. 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.
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-FTEB Permit No. 126426, Series of 2021.