



### Terms & Conditions

1. This offer is open to all HSBC Premier Mastercard, HSBC Platinum (with sufficient remaining bonus points), and HSBC Red Mastercard 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. HSBC Classic Visa, HSBC Classic Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Debit and HSBC Corporate cards are excluded from the promo.
3. Promo is from 25 April to 05 June 2022 (“Promo Period”).
4. Cardholder must be a Philippine Airlines, Inc. (PAL) Mabuhay Miles member and has a valid Mabuhay Miles membership ID.
5. The following Mabuhay Miles redemption within the Promo Period will entitle the Cardholder to the following Bonus Miles:

Credit Card	Cumulative Bonus Points	Equivalent Mabuhay Miles	Bonus Miles
HSBC Premier Mastercard, HSBC Platinum Visa	18,000 – 297,000	3,000 – 49,500	1.5x Miles
	≥ 306,000	≥ 51,000	2x Miles
HSBC Red Mastercard	30,000 – 495,000	3,000 – 49,500	1.5x Miles
	≥ 510,000	≥ 51,000	2x Miles

#### Example:

- If Cardholder redeems 3,000 Mabuhay Miles, he will be entitled 1.5x Miles under this promo, or 4,500 miles in total. Base Mabuhay Miles of 3,000 miles will be credited by HSBC, while the 1,500 Bonus Miles will be credited by PAL.
  - If Cardholder redeems 51,000 Mabuhay Miles, he will be entitled 2x Miles under this promo, or 102,000 miles in total. Base Mabuhay Miles of 51,000 miles will be credited by HSBC, while the 51,000 Bonus Miles will be credited by PAL.
6. Base Mabuhay Miles will be credited from 7 to 10 working days in the Cardholder’s account. Bonus Mabuhay Miles earned during this promotion will be credited to the member’s Mabuhay Miles account within 30 working days post the end date of the promotion, by 15 July 2022 based on the cumulative number of HSBC Bonus Points redeemed.
  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 products and services provided by PAL involved in this promotion shall be settled directly between the Cardholder and PAL.
  9. The offer is bound by the HSBC Rewards Programme General Terms & Conditions, PAL’s “Bonus Miles” Campaign – Terms and Conditions, and other terms and conditions stipulated by HSBC and PAL.
  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-141367, Series of 2022