



**Terms and Conditions: HSBC Credit Cards' "FREE Php2,000 eVoucher at Rustan's Department Store" Digital Acquisition Promo**

1. HSBC Credit Cards' "FREE Php2,000 eVoucher at Rustan's Department Store" Digital Acquisition Promo (the "Promo") shall run from May 29, 2019 to August 31, 2019 (the "Promo Period"). Spend period is from May 29, 2019 to October 31, 2019 (the "Promo Spend Period").
2. The Promo is open to Rustan's Frequent Shoppers Program (FSP) customers who are applying for a new primary HSBC Red Mastercard/Gold Visa/Platinum Visa Credit Card ("HSBC Credit Card") within the Promo Period. These customers should have received an SMS or electronic mailer invitation from Rustan's or are applying through Rustan's social media channels or mobile app and are led to HSBC Credit Card's online application form. These applicants should be subsequently approved, and meet the following criteria ("Cardholder"):
  - Must not have a cancelled HSBC credit card within the past 6 months from the time of application
  - Application must not be for an upgrade or card conversion
  - If an existing HSBC cardholder, the existing HSBC credit card type must not be the same as the card type being applied for
3. Under this Promo, the Cardholder shall be entitled to a free eVoucher at Rustan's Department Store worth Php2,000 ("Welcome Gift") upon meeting the required accumulated spend of Php5,000 using his/her newly approved and activated HSBC Credit Card at any establishment ("Qualified Promo Spend") during the Promo Spend Period.
4. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Primary Cardholder's accumulated spend under this promo.
5. Valid transactions shall be straight purchases, merchant installment purchases, cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each merchant installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account. Balance Transfer, Cash Installment Plan and business transactions are disqualified from the promotion.
6. HSBC will extract from its system and identify Cardholders who have reached the Promo Spend following below table on cut-off dates for extraction and the corresponding coverage of posted transactions:

<b>Extraction Dates</b>	<b>Coverage of Posted Accumulated Transactions</b>	<b>SMS Blast Date</b>
July 12, 2019	May 29 to July 5, 2019	July 17, 2019
August 9, 2019	May 29 to August 2, 2019	August 14, 2019
September 13, 2019	May 29 to September 6, 2019	September 18, 2019
October 4, 2019	May 29 to October 1, 2019	October 9, 2019
November 8, 2019	May 29 to October 31, 2019	November 13, 2019

7. The qualified Cardholder may expect an SMS notification containing one (1) Rustan's Department Store eVoucher Code ("Code") in Php2,000 denomination to be sent to his/her mobile number, as registered in HSBC's records, within 3 banking days after each extraction date.
8. Validity of eVoucher is until fully consumed upon receipt of the codes.

9. Qualified cardholders may use the eVoucher at Rustan's by doing the following:
  - Visit any Rustan's department stores:
    - Ayala Center, Makati
    - Shangri-La Plaza
    - Alabang Town Center
    - Gateway Mall, Araneta Center
    - Ayala Center, Cebu
  - Presenting the following to Customer Service:
    - The SMS message showing the Code to be used
    - The newly approved HSBC Credit Card used to accumulate the Promo Spend

Note: The use of eVoucher is restricted to department store and RCC merchandise only. Merchandise from Rustan's Flower Shop, Bvlgari and Stores Specialists, Inc. are not included in the promotion.

10. The Codes received may be redeemed by the Cardholder (Php2000 each) at any of the Rustan's redemption stores during the Redemption Period. If the total value of the Code is not used up, there will be no cash change given and the redeemed Code may no longer be re-used.
11. The Store Customer Service Personnel will issue a validation form (valid on the day and at the store it was redeemed) to the Cardholder. This will be presented to the Cashier to deduct from the total billed amount of the Cardholder. Any billed amount in excess of the Code presented shall be paid by the Cardholder using his/her newly approved HSBC Credit Card.
12. Cardholders without the Code will not be allowed to redeem. Cardholders may request for resending of previously issued and unclaimed Code by calling HSBC's hotline at (02) 85-800. The Code may be sent to Cardholder's registered SMS number.
13. The Welcome Gift is not convertible to cash or discount.
14. The Cardholder agrees not to cancel his/her Promo Spend nor his/her HSBC Credit Card within 15 months from its approval date. If the Cardholder requests for Promo Spend or card cancellation, or if the redemption is found to be invalid, the amount of Php2,000 shall be charged to the Cardholder's HSBC Credit Card account ("Cancellation Fee"). The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
15. The Cardholder will be disqualified from the Promo in the event that his/her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
16. The Promo cannot be availed of in conjunction with other ongoing HSBC Credit Card acquisition promos. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions.
17. Rustan's Department Store's rules and regulations apply.
18. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of dates and fulfillment shall be resolved by HSBC.
19. All questions or disputes regarding the redeemed products under Rustan's Commercial Corporation shall be resolved by RCC.

Per DTI-FTEB Permit No. 9963, Series of 2019.