

HSBC Rustan's Summer Escape Raffle Promo

- 1. "HSBC Rustan's Summer Escape Raffle Promo" (the "Promo") shall run from March 28 to May 31, 2019 (the "Promo Period").
- 2. The Promo 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 to HSBC Card Terms & Conditions, at the time of the raffle draw and until the claiming of the raffle prize.

 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.
- 3. Under this Promo, the Cardholders may earn raffle entries at Rustan's. Every single-receipt posted straight transaction of at least P3,000 will earn 1 raffle entry and 3 raffle entries for every single-receipt posted installment transaction of at least P5,000 at any Rustan's Department Store (Glorietta, Shangri-La Plaza Mall, Alabang Town Center, Ayala Center Cebu and Araneta Center Gateway Mall) during the Promo Period.
- 4. There will be a total of 100 lucky winners of P10,000 worth of Rustan's Gift Certificates.
- 5. Transactions in this Promo shall be excluded from earning stickers in the Collect and Win Promo (Per DTI-FTEB Permit No. 2409 Series of 2019, valid from February 16 to April 30, 2019)
- 6. Deadline of earning raffle entries will be on May 31, 2019. The raffle draw will be on June 11, 2019 (Tuesday). HSBC shall generate the raffle entries electronically 3-5 banking days before the raffle draw date. Electronic raffle numbers will be randomly assigned to the Cardholders' earned raffle entries prior to the actual drawing of winners.
- 7. The raffle draw will be held in the presence of DTI and HSBC representatives at HSBC's office located at the HSBC Centre, 3058 Fifth Avenue West, Bonifacio Global City, Taguig City at 4PM on the raffle draw date.
- 8. A Cardholder can only win once in this Promo.
- 9. Holders of HSBC Corporate Cards and HSBC Debit Cards, officers and employees of HSBC in the Philippines, its advertising/PR agencies and its accredited service providers, including their relatives up to the second degree of consanguinity and affinity are disqualified from the Promo. Further, cardholders located or residing in countries where HSBC Philippines is restricted/prohibited from marketing this sales promotion activity are disqualified from earning raffle entries/joining the promo.
- 10. The raffle prizes are non-convertible to cash, cash advance, or kind and are not subject to prize tax.
- 11. Winners shall be notified via direct mail within two (2) weeks from the raffle draw date. Notification will be made to the existing contact details contained in HSBC's records / system. The winners will also receive a "Bcode" via SMS to be presented in the redemption outlet to redeem his/her Reward.
- 12. To claim the raffle prize, the winners must visit any Rustan's Department Store and present the following requirements:
 - Signed original copy of the Notification Letter from HSBC
 - o The Bcode as reflected on the Cardholder's phone or a print out of the Bcode
 - Photocopy of the Cardholder's valid ID with photo (ex. TIN ID Card, Company ID with photo and signature, Driver's License, SSS ID Card or Voter's ID)
 - Photocopy of the winning HSBC Credit Card (face of the credit card only)

Authorized representatives must bring an Authorization letter signed by the Cardholder and a valid ID along with all the four (4) requirements stated above. After the 60-day claiming period, unclaimed Prizes will be forfeited with prior approval from DTI.

The winners authorize HSBC to disclose and publish their names, photos and other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC may deem appropriate. Participating in this Promo and/or claiming of the raffle prize shall amount to consent to disclose the Cardholder's personal information/sensitive personal information. Further, winners shall sign the consent form at the time of redemption.

- 13. For any cardholder complaints / concerns in relation to the Promo, please call the HSBC Customer Service at (02) 85-800 from Metro Manila, 1-800-1-888-0000 PLDT domestic toll-free, +63(2) 976-8000 from overseas, or send an email to hsbc@hsbc.com.ph.
- 14. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision will prevail, in concurrence with DTI. Any dispute or concern relating to the Rustan's Gift Certificates shall be settled between the Cardholder and Rustan's.
- 15. Fraud, abuse or any unauthorised action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation of card privileges and/or the charging of the full cost of the raffle prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

Per DTI-FTEB Permit No. 5312. Series of 2019