



HSBC Omnibus Usage Promo 2020

Promo Mechanics

1. HSBC Credit Card's "HSBC's Instant Rewards on Essentials Spend" Promo (the "Promo") will run from Sept 1 to October 31, 2020 ("Promo Period").
2. The Promo is open to all Primary and Supplementary Credit Cardholders of HSBC Classic and Gold Visa/Mastercard, HSBC Red Mastercard, HSBC Platinum Visa, HSBC Advance Visa, and HSBC Premier Mastercard locally issued by HSBC Philippines (hereinafter referred to as "Cardholders"). Cardholders must be in good credit standing upon joining and throughout the Promo. HSBC Corporate Cards and HSBC Debit Cards are not qualified to join the Promo.
3. Cardholders are entitled to receive up to ten (10) rewards vouchers within the promo period by accessing the redemption site (the "Site") upon receipt of the SMS notification starting September 11, 2020. To qualify for the Promo, Cardholders must transact :
 - a. A minimum single-receipt straight purchase of PHP5,000 (equivalent to 1 PHP100 voucher) at the following merchant categories:

| | |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Supermarket | Supermarket or similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category Code (MCC) 5300 or 5411 |
| Drugstores | Drugstores or similar establishments that are tagged by the merchant's credit card acquirer as having MCC 5122 or 5912 |

Note: Merchant Category refers to the classification of each merchant establishment as determined by their acquiring banks based on the nature of the merchant's business as defined by Visa and MasterCard

- b. A minimum single-receipt installment purchase of PHP25,000 (equivalent to 3 PHP100 Voucher) anywhere.
4. Cardholders have the option to redeem the following rewards vouchers("Reward"): (1) GrabFood, (2) GrocerGenie – available in Metro Manila only, and (3) Lazada. Cardholders may also opt to donate their earned rewards to ABS-CBN Lingkod Kapamilya Foundation Inc - Pantawid ng Pagibig Project.
 5. Qualified Transactions are credited to the Cardholder under the following conditions:
 - a. Transactions made by the Primary Credit Cardholder and Supplementary Credit Cardholder/s will be credited as part of the Primary Cardholder's accumulated spend.
 - b. Transactions made via straight or installment purchase transacted and posted within the Promo Period. For installment transactions, only the full installment amount shall be qualified to earn a Reward. As such, succeeding monthly amortizations of the same installment transaction will not be counted as separate transactions on Cardholder's account and therefore will no longer earn a Reward.
 - c. Cash Installment Plan¹, balance transfers² and balance conversions³, split transactions⁴, business-related and casino transactions, cancelled/reversed and fraudulent transactions are excluded from the Promo
 6. Cardholders who have Qualified Transactions will be identified and verified through HSBC's system. An SMS notification with a link to the Site and a unique code pertaining to the vouchers shall be sent out to Qualified Cardholders every cut-off date as stated below:

| Cut-Off No. | Cut-Off Date | Coverage of Transactions |
|-------------|--------------------|---------------------------|
| 1 | September 11, 2020 | Sept 1 to 5 |
| 2 | September 18, 2020 | September 6 to 12 |
| 3 | September 25, 2020 | September 13 to 19 |
| 4 | October 2, 2020 | September 20 to 26 |
| 5 | October 9, 2020 | September 27 to October 3 |
| 6 | October 16, 2020 | October 4 to 10 |
| 7 | October 23, 2020 | October 11 to 17 |
| 8 | October 30, 2020 | October 18 to 24 |
| 9 | November 6, 2020 | October 25 to 31 |

7. Cardholders must follow the steps below to be able to redeem or donate the reward/s:
- a. Click the Site link provided in the SMS notification.
 - b. Log in by entering the unique code found in the SMS. Once logged on, earned reward/s will be reflected in the Rewards wallet. A Rewards wallet is the site where the options on rewards vouchers is shown
 - c. To **redeem** the vouchers, click on "Show Code". The voucher code will be generated and will be shown on the screen. Redeemed vouchers may be used once at their corresponding application sites by entering the voucher code shown on the Rewards wallet. Note that only 1 voucher code may be used per transaction.
 - d. To **donate** earned rewards, click on "Donate". A confirmation message will be shown on the screen. Proceeds will be sent to ABS CBN Foundation Inc.'s Pantawid ng Pagibig
7. Cardholders must access the site and redeem their earned rewards by **December 31, 2020**. Unredeemed rewards shall be forfeited after the said date.
 8. Cardholders must use their redeemed rewards vouchers via the appropriate application sites. The reward voucher is valid for 1 year from date of redemption. Once used, the reward code/s may no longer be used to redeem another reward.
 9. Redeemed rewards vouchers may only be used through the appropriate mobile application, subject to the respective terms and conditions of each application.
 10. The cost of the Reward shall be charged to the Cardholder's credit card account if redeemed through means which are later found to be invalid or if the Cardholder did not adhere to the Terms and Conditions of this Promo.
 11. Rewards are not convertible to cash and are not subject to prize tax.
 12. This offer cannot be availed of in conjunction with other promos of HSBC.
 13. For any cardholder complaints / concerns in relation to the promo, please call the HSBC Customer Service at (02) 885880000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, +63(2) 7976-8000 from overseas, or send an email to hsbc@hsbc.com.ph.
 14. In case of dispute with respect to the cardholder's eligibility to join this Promo in relation to this Promo Mechanics, , HSBC's decision shall prevail in concurrence with DTI.
 15. Fraud, abuse or any unauthorised action relating to credit card transactions, availment of the rewards vouchers or participation in the Promo may result in the disqualification of the Cardholder from the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the Reward /to the Cardholder's account, at HSBC's discretion with prior DTI approval. This shall be without prejudice to any legal action that may be taken by HSBC.

Definition of Terms :

1. Cash installment Plan allows cardholder to avail a portion of his total credit limit in cash and pay for the same as a regular instalment transaction under HSBC's Instalment Plan (HIP)
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC credit card.
3. Balance conversion allows a cardholder to convert a non-instalment or straight retail transaction (Straight Transaction) on his/her HSBC Credit Card into instalment within the same card at the applicable interest and other fees.
4. Split transactions are multiple transactions made on the same merchant on the same day .

Per DTI Fair Trade Permit No. FTEB-104220, Series of 2020