



HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024 Terms and Conditions

1. HSBC Credit Card's **HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024** (the "Promo") shall run from February 28, 2024 to May 31, 2024 (the "Promo Period").
2. The Promo is open to New-to-bank (HSBC Philippines) individual applicants applying for a new primary HSBC Red Mastercard, Gold Visa Cash Back, Platinum Visa Rebate Credit Card (the "Qualified Cardholder") within the Promo Period through any of these channels:
 - Online:**
 - Through the HSBC Public Website (<https://www.hsbc.com.ph/>) by applying via the application link under the HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024
 - Through HSBC direct online- or print-sponsored ads by applying via the application link under the HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024
 - On-ground:**
 - Any HSBC-authorized booths, by applying under the HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024
 - HSBC Branches nationwide, by applying under the HSBC Credit Cards 1Million Peso Cash Credit Acquisition Promo 2024

Customers should have activated their card by July 31, 2024. A new-to-bank applicant is one who has no existing nor cancelled HSBC Credit Card in the last 15 months from the application date.

3. 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 or affinity are disqualified from participating in the raffle.
4. Under this Promo, a total of two (2) winners will be drawn and each will receive PHP 1Million Cash Credit through their newly approved HSBC Credit Card:
 - 1 Qualified Cardholder who applied Online and
 - 1 Qualified Cardholder who applied On-ground

Qualified Cardholders will earn one (1) e-Raffle entry once they activate their card on or before July 31, 2024.

5. HSBC will extract from its system and identify Qualified Cardholders who have reached the Promo eligibility requirements to earn an e-raffle entry following the coverage period from February 28, 2024 to July 31, 2024.
6. A Qualified Cardholder can win only once during the Promo. The Qualified Cardholder's winning raffle entry will be validated against HSBC's records. The Qualified Cardholder's account must be active and in good credit standing at the time of the raffle draw. Otherwise, another winner will be drawn.
7. Electronic raffle numbers will be randomly assigned to the Qualified Cardholders who earned an e-Raffle Entry prior to the actual drawing of the winner. Qualified Cardholders who meet the Promo Eligibility Requirements will receive an SMS notification after 5 banking days through his/her mobile number registered in HSBC's records confirming their e-Raffle entry.

8. The e-Raffle Draw will be facilitated online via Zoom at 4:00 PM, in the presence of a DTI representative on August 14, 2024.
9. Winners shall be notified via registered mail, mobile number, or registered e-mail within two (2) weeks from the raffle draw date. Notification will be made through the existing contact details maintained in the records/system of HSBC. The 1Million Peso Cash Credit e-Raffle Prize will be credited in one-time (following the schedule below) to the winner's newly approved HSBC Credit Card account, and shall reflect in the statement of account of said HSBC Credit Card.

Cash Credit Amount to be Credited	Date of Credit
PHP 1,000,000	August 30, 2024

10. The winners authorize HSBC to disclose and publish his/her name, photo, 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 shall amount to consent to disclose the Cardholder's personal data.
11. The e-Raffle Prize is already net of 20% prize tax, which will be shouldered by HSBC.
12. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, the e-Raffle entry will be forfeited.
13. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
14. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
15. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card reward at any point of the application and/or approval process. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions. Applications made through other affiliates, online apps or platforms and booth locations not HSBC-authorized are not included in the Promo unless stated otherwise.
16. Decisions made by HSBC in accordance with these Terms and Conditions as well as with applicable rules and regulations, on all matters relating to this Promo will be at HSBC's absolute discretion and will be final and binding on all participants with the concurrence of DTI. Disputes with respect to the Cardholder's eligibility, coverage dates, etc. shall be resolved by HSBC.
17. The Terms and Conditions listed herein are governed by and construed in accordance with the laws of the Philippines.

Per DTI Fair Trade Permit No. FTEB-187631 Series of 2024.

Issued by The Hongkong and Shanghai Banking Corporation Limited. To contact HSBC for inquiries or complaints, call (02) 8858-0000 or (02) 7976-8000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) +800-100-85-800 international toll-free for selected countries/regions, talk to us through the Chat feature of our website hsbc.com.ph, or visit hsbc.com.ph/feedback.

The Hongkong and Shanghai Banking Corporation Limited is an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) <http://www.bsp.gov.ph>. You may get in touch with the Bangko Sentral Consumer Protection and Market Conduct Office through their Email: consumeraffairs@bsp.gov.ph; Webchat: <http://www.bsp.gov.ph>; Facebook: <https://www.facebook.com/BangkoSentralngPilipinas> or SMS: 021582277 (for Globe subscribers only)