Terms & Conditions

1. **HSBC Installment Spend Promo with Stores Specialists, Inc (SSI)** ("Promo") is open to HSBC Visa primary credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period. For avoidance of doubt, an HSBC credit 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 Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Gold Visa Cash Back, HSBC Advance Visa, HSBC Platinum Visa Rebate, and HSBC Live+. Debit and Corporate cards are excluded from the Promo.
3. Promo is from **December 20, 2024** to **January 31, 2025** ("Promo Period").
4. Cardholders can get up to PHP5,000 worth of SSI Giftaway eGCs ("Reward") when they shop in-store at any SSI brands and meet the required single receipt installment spend using their HSBC Visa Credit Card during the Promo Period ("Offers"):

Minimum installment spend requirement	Reward
PHP20,000	PHP1,000 worth of SSI Giftaway eGC
PHP50,000	PHP2,500 worth of SSI Giftaway eGCs
PHP100,000	PHP5,000 worth of SSI Giftaway eGCs

5. Participating brands operated by SSI are as follows:

- Acca Kappa
- Alexander McQueen
- American Tourister
- Anne Klein
- Armani Exchange
- Bally
- Banana Republic
- Beauty Bar
- Bobbi Brown
- Boss
- Bottega Veneta
- Burberry
- Calvin Klein
- Calvin Klein Jeans
- Calvin Klein Underwear
- Cartier
- Charriol
- Clarks
- Clarins
- Clinique
- L'Occitane
- Lacoste
- Lipault
- Loewe
- Longchamp
- Lush
- Marks & Spencer
- MAC
- MakeRoom
- Marc Jacobs
- Massimo Dutti
- Max&Co.
- Michael Kors
- Montblanc
- Muji
- NARS
- Nine West
- Old Navy
- Polo Ralph Lauren
- Pottery Barn

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- Coach
- Cortefiel
- Diptyque
- DKNY
- Dune London
- Estee Lauder
- Faure Le Page
- Ferragamo
- Furla
- Gap
- Givenchy
- Hamleys
- Hogan
- Hugo
- Jessica
- Jimmy Choo
- Jo Malone*
- kate spade new york
- Kenneth Cole
- Kenzo
- Korres
- Kurt Geiger
- Pottery Barn Kids
- Saint Laurent
- Samsonite
- Springfield
- Steve Madden
- Superga
- Swarovski
- Tod's
- Tommy Hilfiger
- Tommy Jeans
- Tory Burch
- Versace
- West Elm
- Women'secret
- Zara
- Zegna

6. HSBC 0% Credit Card Installment Plan can be applied to transactions subject to minimum spend requirement per merchant.
7. Cardholders must settle payment with their HSBC Visa Credit Card to enjoy the Offers.
8. Installment transactions must be posted to earn rewards. This will include valid transactions of the Supplementary Cardholder linked to the Primary Cardholder's account.
9. The following are defined as excluded transactions:
    a. Splitting of transactions - Only one (1) qualified HSBC Credit Card may be used per single-receipt transaction, and only one (1) qualified HSBC Credit Card may be accepted per Cardholder.
    b. Installment transactions made outside the Promo Period.
10. Each merchant 0% installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same merchant 0% installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
11. Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.
12. An SMS notification with the SSI eGCs shall be sent weekly to the Primary Cardholder every Friday for verified transactions posted within the week. Cardholders may claim their FREE SSI eGCs by accessing the eGC link and by following the merchant's instructions on how to redeem the eGC. SSI eGCs usage guidelines and mechanics apply.
13. Redemption is until **March 31, 2025** for rewards earned from qualified transactions made during the Promo Period.
14. Earned rewards can be used at SSI stores of the listed brands in the Appendix.
15. The cost of Rewards shall be charged to the Cardholder's Credit Card account if claimed through means, which are later found to be invalid or if the Cardholder does not adhere to the stipulated Terms and Conditions of this Promo.

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16. In the event that the Cardholder cancels his/her Credit Card or accelerates the charging of the full amount of the remaining unbilled monthly amortization/s of qualified installment transactions, HSBC reserves the right to charge the full amount of Instant Reward/s awarded to the Cardholder.
17. The Offers cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
18. The Offers are non-transferable.
19. The Offers cannot be exchanged for cash or other products.
20. The Promo is bound by the terms and conditions stipulated by HSBC and Stores Specialists, Inc.
21. Any dispute concerning the quality of goods and services provided by Stores Specialists, Inc. shall be settled directly between the Cardholder and Stores Specialists, Inc.
22. 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.
23. Fraud, abuse, or any unauthorized 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 charging full cost of the reward to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
24. 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-209889 Series of 2024

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 regulated by the Bangko Sentral ng Pilipinas http://www.bsp.gov.ph.

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APPENDIX

List of SSI stores of the following brands accepting SSI Giftaway eGCs:

Acca Kappa
Alexander McQueen
American Tourister
Anne Klein
Armani Exchange
Bally
Beauty Bar
Bobbi Brown
Boss
Bottega Veneta
Burberry
Calvin Klein
Calvin Klein Jeans
Calvin Klein Underwear
Cartier
Charriol
Clarks
Clarins
Clinique
Coach
Cortefiel
Diptyque
DKNY
Dune London
Estee Lauder
Ferragamo
Flying Tiger Copenhagen
Furla
Givenchy
Hamleys
Hogan
Hugo
Jessica
Jimmy Choo
Jo Malone
kate spade new york
Kenneth Cole
Kenzo
Korres
Kurt Geiger
L'Occitane
Lacoste
Loewe
Longchamp
Lush
MAC
MakeRoom
Marc Jacobs
Michael Kors
Montblanc
NARS
Nine West
Pazzion
Polo Ralph Lauren
Pottery Barn
Pottery Barn Kids
Saint Laurent
Samsonite
Springfield
Steve Madden
Superga
Swarovski
Tod's
Tommy Hilfiger
Tommy Jeans
Tory Burch
Versace
West Elm
Women'Secret
Zegna

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