



HSBC Credit Card's Cash Rebate Digital Acquisition Promo 2023

1. HSBC Credit Card's Cash Rebate Acquisition Promotion (the "Promo") shall run from February 1, 2023 to May 31, 2023, **extended until September 30, 2023** (the "Promo Period"). Spend period is 60 days from the card delivery date (the "Promo Spend Period").
2. The Promo is open to individual applicants applying for a new primary HSBC Platinum Visa, Red Mastercard and Gold Visa Cashback ("HSBC Credit Card") online directly through the HSBC Public Website or through HSBC online sponsored ads within the Promo Period and who have no existing nor cancelled HSBC credit card in the last 15 months from the application date (the "Qualified Cardholder").
3. Under this Promo, the Cardholder shall be entitled to a one-time cash rebate ("Welcome Gift") once the Cardholder has reached the minimum accumulated Spend Requirement using his/her newly approved and activated HSBC Credit Card during the Promo Spend Period.

Credit Card Type	Welcome Gift	Spend Requirement
Platinum Visa	Php3,000 Cash Rebate	Php15,000
Red Mastercard Gold Visa Cashback	Php1,500 Cash Rebate	Php7,500

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each 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. Cash advance, Quasi-cash¹, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
5. HSBC will extract from its system and identify Cardholders with qualified transactions and who have reached the Promo Spend Requirement following the table below on extraction cut-off dates and the coverage of posted transactions.

Extraction Date	Coverage of Accumulated Transactions	Rebates Crediting Dates	SMS Notification Date
Mar 13, 2023	February 1 – 28, 2023	Mar 15, 2023	Mar 17, 2023
Apr 10, 2023	March 1 – 31, 2023	Apr 12, 2023	Apr 14, 2023
May 8, 2023	April 1 – 30, 2023	May 10, 2023	May 12, 2023
Jun 13, 2023	May 1 – 31, 2023	Jun 14, 2023	Jun 15, 2023
Jul 10, 2023	June 1 – 30, 2023	Jul 12, 2023	Jul 14, 2023
Aug 7, 2023	July 1 – 31, 2023	Aug 9, 2023	Aug 11, 2023
Sep 11, 2023	August 1 – 31, 2023	Sep 13, 2023	Sep 15, 2023
Oct 9, 2023	September 1 – 30, 2023	Oct 11, 2023	Oct 13, 2023

¹ Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

Nov 13, 2023	October 1 – 31, 2023	Nov 15, 2023	Nov 17, 2023
Dec 11, 2023	November 1 – 30, 2023	Dec 13, 2023	Dec 15, 2023
Jan 8, 2024	December 1 – 31, 2023	Jan 10, 2024	Jan 12, 2024

** Transactions must be posted. Posting is done within 3-5 banking days after the transaction date.*

6. Once the Cardholder meets the Promo Spend Requirement for qualified transactions, the Cardholder will be credited the Welcome Gift during the corresponding crediting dates mentioned in the table above. If the Cardholder spends more than the Spend Requirement in his/her transactions during the Promo Spend Period, the cash rebate will be capped to the amount of the Welcome Gift. If the Cardholder spends less than the required accumulated spend in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any cash rebate.
7. Crediting will only be done once per Cardholder for this Promo. The Cardholder will also be notified of the credited rebate via SMS to his/her mobile number as registered in HSBC's records following the schedule in the table above.
8. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the rebates crediting date, the rebates will not be credited to the account.
9. The Cardholder agrees that the amount of the Welcome Gift amounting to Php3,000 for Platinum Visa Card and Php1,500 for Red Mastercard and Gold Visa Cashback, shall be charged to his/her HSBC Credit Card account ("Cancellation Fee") for any of the following instances:
 - a. if the HSBC Credit Card under this Promo is cancelled within 15 months from its approval date; and
 - b. if the transaction is found to be invalid.
10. The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
11. The Promo is not transferrable and 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.
12. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of date and fulfillment shall be resolved by HSBC.

Per DTI Fair Trade Permit No. FTEB- 160016, Series of 2023.