



## HSBC Credit Cards Member Get Member Referral Program 2025 Terms and Conditions

1. **HSBC Credit Cards Member Get Member Referral Program 2025** (the "Promo") shall run from May 5, 2025 to July 31, 2025 (the "Promo Period").
2. To be eligible for the Promo, cardholder must meet the following requirements ("Qualified Cardholder"):
  - a. Must be an active HSBC primary cardholder in good credit standing as of promo extraction<sup>1</sup>.
  - b. Must receive an invitation thru their registered email address and mobile number (Viber or SMS) confirming that they are part of the referral program.
  - c. Must have any of the following card types: HSBC Gold Visa, HSBC Red Mastercard, HSBC Live+ Credit Card (previously known as HSBC Platinum Visa) and HSBC Premier Mastercard.
3. Qualified cardholders are entitled to Giftaway Universal eGCs for every approved credit card referral they make to HSBC that meets the following criteria ("Successful Referral"):
  - a. Must be a new to HSBC client. Referred client must not have an existing HSBC bank product, ie. deposit, credit card account, loan, etc and must not have cancelled credit cards within the past 15 months.
  - b. Must apply and get approved for any of the ff card types: HSBC Red Platinum Mastercard and HSBC Live+ Credit Card
  - c. Referred applicants for HSBC Red Platinum Mastercard and HSBC Live+ Credit Card must apply online
4. The rewarded amount will increase each time they make a Successful Referral. Qualified cardholders will only receive a reward for up to 5 successful credit card referrals, 6<sup>th</sup> successful credit card referral onwards will no longer receive a referral incentive.

Referral Count	Referral Reward
First (1) Successful Referral	PHP1,500 Giftaway Universal eGCs
Second (2) Successful Referral	PHP2,000 Giftaway Universal eGCs
Third (3) Successful Referral	PHP3,000 Giftaway Universal eGCs
Fourth (4) Successful Referral	PHP4,000 Giftaway Universal eGCs
Fifth (5) Successful Referral	PHP5,000 Giftaway Universal eGCs

5. To refer an application, the referrer must take note of these steps:
  - a. Share their unique referral code to their referred applicant. The unique referral code is indicated in the Email, SMS and Viber referral invitation sent by HSBC. (Indicate 7 digit referral code)
  - b. Referred applicant must apply for an HSBC Red Platinum Mastercard or HSBC Live+ Credit card thru the digital application form within the official HSBC website ([www.hsbc.com.ph](http://www.hsbc.com.ph)) and input the referrer's unique referral code in the "Referral Code" field.

<sup>1</sup>Credit card account is active with no delinquencies

6. Officers and employees of HSBC Philippines, HSBC Investment and Insurance Brokerage, Philippines Inc., its subsidiaries and other members of the HSBC Philippines group are disqualified from the HSBC Credit Cards Member Get Member Referral Program 2025.
7. HSBC will extract and identify cardholders with approved referrals following the schedule below:

Coverage of Approvals	Extraction Dates
May 5, 2025 to May 31, 2025	June 9, 2025
June 1 to June 30, 2025	July 9, 2025
July 1 to 31, 2025	August 8, 2025
August 1 to 31, 2025	September 9, 2025

8. The eGC incentive will be sent to the referrer's registered SMS and email address within 10 working days after extraction date above ("Reward Notification").
9. Redemption of eGC will only be valid for 90 days upon receipt of the SMS Reward Notification. Once redeemed, customer can store the eGC as credits of the said merchant for future use. eGC will be in denominations of PHP500 each. Unused Giftaway Universal eGCs after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.
10. If the total value of the eGC code is not used up, no cash change will be given and the redeemed eGC code may no longer be re-used. Once the link expires, customer will no longer be able to access the eGC links. Redeemed eGC links are covered by the Terms and Conditions of Giftaway.
11. In the event that the referrer's or the approved referral's HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, the incentive will be forfeited.
12. Cardholders with a Successful Referral must safekeep the eGC links to avoid any redemption issues and fraudulent claims.
13. If more than one referrer claims to have referred a qualified referee, HSBC will award the incentive to the referrer whose unique referral code is indicated in the successful referral's approved application form.
14. HSBC may opt to decline or clawback referral incentive if it has been determined that referrer has obtained the referral through fraudulent or dishonest means. Clawback will be implemented by deducting the incentive amount awarded for the fraudulent referral from the referrer's credit card account.
15. The referral reward eGC is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.

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 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. All questions or disputes regarding the redeemed products and/or services shall be resolved by the merchant where the gift certificate was redeemed.
18. Cardholders should notify HSBC immediately or until 3 months after Promo Period End Date for any dispute regarding eligibility to the Promo. Disputes raised after the said period will be considered as invalid disputes.
19. Cardholders have until 3 months after Promo Period End Date to report non receipt of reward or incentive related to this promo. Non receipt of reward raised after the said period will not be granted.
20. 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-222900 Series of 2025.

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](https://www.hsbc.com.ph), or visit [hsbc.com.ph/feedback](https://www.hsbc.com.ph/feedback).

The Hongkong and Shanghai Banking Corporation Limited is an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) <https://www.bsp.gov.ph>.