



Terms and Conditions

1. HSBC Credit Card–Cathay Pacific Travel Deals and 0% Installment ("the Promo") is valid for tickets issued until 17April2019 ("the Promo Period"). Travel Period is until 14December2019.

2. The Promo is open to all HSBC credit cardholders whose cards are issued in the Philippines and are in good credit standing ("the Cardholder"). For the avoidance of doubt, a 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 Regulatory Compliance Policy considerations. HSBC Corporate and Debit cards are excluded from the Promo.

Accepted cards are as follows: HSBC Classic Visa, HSBC Classic Mastercard, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum Visa.

3. To avail of the Promo, the Cardholder must purchase his/her Cathay Pacific tickets using his/her HSBC Credit Card during the Promo Period through the following sales channels:

Until April 17, 2019 (extension)

- Makati Ticketing Office: 22/F LKG Tower, Ayala Avenue, Makati City
(0% installment up to 12 months is only available here)
- Online: <http://bit.ly/CATHAYXHSBCTRLDEALS>
- Global Contact Center: 1800 1441 100 PLDT/Smart, 1800 8739 5117 Globe

4. The cardholder can enjoy 0% installment up to 12 months when booking is done via the Cathay Pacific ticketing office or at the event venue at SM Megamall Fashion Hall. HSBC'S Card Installment Plan (HIP) Terms and Conditions shall apply.

Tenor	Minimum Transaction Amount
3 months	Php3,000
6 months	Php20,000
12 months	Php150,000

5. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision will prevail, subject to further review with DTI. Any dispute concerning the products and services of Cathay Pacific shall be settled directly between the Cardholder and Cathay Pacific.

Per DTI FTEB-SPD Permit No. 6813. Series of 2019.

Cab Approval Nos. CX 0943-03-18-s.2019 / KA 0945-03-18-s.2019

Note: Fares and fees are in USD for all destinations and are exclusive of taxes and surcharges.

MNL Summer Sale							
Destination	Cabin	Min/Max	Booking Class	Fare Basis	FIT Rate	Flight Restriction	Travel Outbound
Hong Kong	Economy	2D/7D	O	QLASRPHM	100	Selected flights	26Mar-07Apr19/01Aug-30Nov19
			Q	QAASRPHM	110	Selected flights	26Mar-14Dec19
				QJASRPHM	120		
	Premium Economy	3D/7D	E	EAA5RPHM	280	Exclude CX906/912	
			EJASRPHM	300	Valid CX906/CX912		
	Business		I	IAA5RPHM	540	Exclude CX906/912/918	
			I	IAA5RPHM	590	Valid CX906/CX912/918	
Destination - Long Haul	Cabin	Min/Max	Booking Class	Fare Basis	FIT Rate	Travel Outbound	
North America West Coast - Los Angeles, San Francisco , Seattle	Economy	3D/3M	Q	QLA5RPHM	470	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	570	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1420	26Mar-14Dec19	
	Business		I	IAA5RPHM	2475	26Mar-14Dec19	
Canada - Vancouver	Economy	3D/3M	Q	QLA5RPHM	470	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	570	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1420	26Mar-14Dec19	
	Business		I	IAA5RPHM	2805	26Mar-14Dec19	
North America East Coast - Chicago	Economy	3D/3M	Q	QLA5RPHM	575	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	640	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1590	26Mar-14Dec19	
	Business		I	IAA5RPHM	3300	26Mar-14Dec19	
North America East Coast - Newark, New York	Economy	3D/3M	Q	QLA5RPHM	570	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	670	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1440	26Mar-14Dec19	
	Business		I	IAA5RPHM	3200	26Mar-14Dec19	
North America East Coast - Boston, Washington	Economy	3D/3M	Q	QLA5RPHM	680	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	775	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1625	26Mar-14Dec19	
	Business		I	IAA5RPHM	3395	26Mar-14Dec19	
Canada - Toronto	Economy	3D/3M	Q	QLA5RPHM	600	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	700	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1555	26Mar-14Dec19	
	Business		I	IAA5RPHM	3275	26Mar-14Dec19	
UK - London (Heathrow/Gatwick)	Economy	3D/3M	Q	QLA5RPHM	500	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	600	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1300	26Mar-14Dec19	
	Business		I	IAA5RPHM	2390	26Mar-14Dec19	
Europe - Amsterdam, Frankfurt, Barcelona, Madrid, Manchester, Milan, Rome, Paris, Zurich, Brussels , Dublin	Economy	3D/3M	Q	QLA5RPHM	500	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	600	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1300	26Mar-14Dec19	
	Business		I	IAA5RPHM	2390	26Mar-14Dec19	
Australia - Brisbane, Cairns, Adelaide, Melbourne, Perth, Sydney	Economy	3D/3M	Q	QLA5RPHM	300	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	400	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	915	26Mar-14Dec19	
	Business		I	IAA5RPHM	1645	26Mar-14Dec19	
New Zealand - Auckland	Economy	3D/3M	Q	QLA5RPHM	475	Low Season: 26Mar-12Apr/01Aug-30Nov19	
	Q		QHA5RPHM	575	High Season: 13Apr-31Jul19/01-14Dec19		
	Premium Economy		E	EAA5RPHM	1120	26Mar-14Dec19	
	Business		I	IAA5RPHM	2155	26Mar-14Dec19	
Middle East - Dubai , Bahrain	Economy	3D/3M	Q	QAASRPHM	525	26Mar-14Dec19	
	Business		I	IAA5RPHM	1385	26Mar-14Dec19	
Israel - Tel Aviv	Economy	3D/3M	Q	QLA5RPHM	580	Low Season: 26Mar-31Mar19/01May-31Aug19	
	Q		QHA5RPHM	680	High Season: 01-30Apr19/01Sep-14Dec19		
	Premium Economy		E	EAA5RPHM	1530	26Mar-14Dec19	
	Business		I	IAA5RPHM	2050	26Mar-14Dec19	
South Africa - Johannesburg	Economy	3D/3M	Q	QAASRPHM	885	26Mar-14Dec19	
	Premium Economy		E	EAA5RPHM	1885	26Mar-14Dec19	
	Business		I	IAA5RPHM	3570	26Mar-14Dec19	
India and Subcontinent - Bangalore, Colombo, Delhi, Mumbai, Kolkata, Male	Economy	3D/3M	Q	QAASRPHM	415	26Mar-14Dec19	
	Premium Economy		E	EAA5RPHM	890	26Mar-14Dec19	
	Business		I	IAA5RPHM	1220	26Mar-14Dec19	

Note: Fares and fees are in USD for all destinations and are exclusive of taxes and surcharges.

Destination - Short Haul	Cabin	Min/Max	Booking Class	Fare Basis	FIT Rate	Travel Outbound
China - Beijing, Shanghai	Economy	2D/14D	Q	QLA5RPHM	230	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	260	High Season: 13Apr-31Jul19/01-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	500	26Mar-14Dec19
	Business		I	IAA5RPHM	760	26Mar-14Dec19
China - Guangzhou, Xiamen, Kunming, Wuhan, Guilin , Nanning , Jinan	Economy	2D/14D	Q	QLA5RPHM	145	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	175	High Season: 13Apr-31Jul19/01-14Dec19
	Business	2D/1M	I	IAA5RPHM	565	26Mar-14Dec19
			I	IAA5RPHM	565	26Mar-14Dec19
Taiwan - Taipei, Kaohsiung, Taichung	Economy	2D/14D	Q	QLA5RPHM	200	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	230	High Season: 13Apr-31Jul19/01-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	525	26Mar-14Dec19
	Business		I	IAA5RPHM	670	26Mar-14Dec19
Korea - Seoul, Jeju, Pusan	Economy	2D/14D	Q	QLA5RPHM	220	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	250	High Season: 13Apr-31Jul19/01-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	550	26Mar-14Dec19
	Business		I	IAA5RPHM	695	26Mar-14Dec19
Japan - Fukuoka, Nagoya, Tokyo, Osaka, Okinawa	Economy	2D/14D	Q	QLA5RPHM	240	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	270	High Season: 13Apr-31Jul19/01-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	605	26Mar-14Dec19
	Business		I	IAA5RPHM	880	26Mar-14Dec19
Japan - Sapporo	Economy	2D/14D	Q	QLA5RPHM	365	Low Season: 26Mar-12Apr/01Aug-30Nov19
			Q	QHA5RPHM	395	High Season: 13Apr-31Jul19/01-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	840	26Mar-14Dec19
	Business		I	IAA5RPHM	1290	26Mar-14Dec19
Southeast Asia 1 - Bangkok, Kuala Lumpur, Penang, Phnom Penh, Saigon, Singapore	Economy	2D/14D	Q	QAA5RPHM	185	26Mar-14Dec19
			E	EAA5RPHM	500	26Mar-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	500	26Mar-14Dec19
	Business		I	IAA5RPHM	755	26Mar-14Dec19
Southeast Asia 2 - Da Nang, Denpasar, Hanoi, Phuket, Surabaya, Yangon	Economy	2D/14D	Q	QAA5RPHM	270	26Mar-14Dec19
			E	EAA5RPHM	585	26Mar-14Dec19
	Premium Economy	2D/1M	E	EAA5RPHM	585	26Mar-14Dec19
	Business		I	IAA5RPHM	1135	26Mar-14Dec19

Conditions:

TOURCODE / PROMO CODE: MNL8626FF509

Origin : EX-MNL/CRK
Child Fare : Hong Kong - Not applicable / All Others -75% of Adult Net Fare
Infant fare : Hong Kong - Not applicable / All Others - 10% of Adult Net Fare (No Seat)
Combination of Fares : Permitted to combine within this faresheet based on half-RT computation, follow most restricted condition
: Open jaw allowed.
Stopover in Hong Kong : Permitted on the inbound journey only

Hong Kong Fare Notes:

Notes:

- Economy Selected flights KA376, KA375, KA373, CX902, CX934, CX935, CX905 and CX939 only
- Economy class fares subject to US\$30 peak surcharge per way if travelling on the following dates.
Outbound: 05Apr19 / 13-14Apr19 / 01May19 / 12Jun19 / 21-24Aug19 / 30 Oct-02Nov19 / 28-29Nov19
Inbound: 09Apr19 / 01May19 / 05May19 / 12Jun19 / 16Jun19 / 24-26Aug19 / 02-05Nov19 / 01Dec19
- Economy class fares subject to blackout - Outbound: 15-18Apr19; Inbound : 21-28Apr19

Short Haul Fare Notes:

Notes:

- Economy class fares subject to US\$15 peak surcharge per way if travelling on the following dates.
Outbound: 05Apr19 / 13-14Apr19 / 01May19 / 12Jun19 / 21-24Aug19 / 30 Oct-02Nov19 / 28-29Nov19
Inbound: 09Apr19 / 01May19 / 05May19 / 12Jun19 / 16Jun19 / 24-26Aug19 / 02-05Nov19 / 01Dec19
- Economy class fares subject to blackout - Outbound: 15-18Apr19; Inbound : 21-28Apr19

Long Haul Fare Notes:

Notes:

- New York fares allowed to stopover in Vancouver subject to the following surcharges per way: Economy and Premium - \$100, Business - \$150
- For Business Class, apply \$150 surcharge per way for Newark and other New York flights if using CX830/840/846/890/845/841/831/899
- Weekend (FRI-SUN Outbound Travel) surcharge of \$50 for North America Economy Class fares applies

Penalties					
Restriction	Length of Haul	Economy		Premium Economy	Business
Change Fee	HKG/Short Haul	O Cls: USD 140	USD 120	USD 100	USD 100
	Long Haul	USD 150		USD 150	USD 150
Refund Fee	HKG/Short Haul	USD 150		USD 150	USD 150
	Long Haul	USD 200		USD 200	USD 200
No Show Fee	HKG/Short Haul	USD 150		USD 150	USD 150
	Long Haul	USD 200		USD 200	USD 200

Change = Rebook/Reroute/Reissue

HSBC Card Installment Plan

1. HSBC's Card Installment Plan ("HIP") is the installment facility of The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), which allows an HSBC credit cardholder ("Cardholder") to purchase selected goods and services from accredited HIP merchants in the Philippines using their HSBC credit card ("the Card") and pay for the same, together with applicable interest and other fees, on installment basis. In certain instances or promotions, HSBC may, at its sole discretion, allow the Cardholder to convert into installment transaction purchases made using the Card at non-accredited HIP merchants.
2. The Cardholder agrees that HSBC may at its option require a minimum purchase amount to qualify for HIP.
3. The Cardholder agrees that the beneficial title to the goods purchased through HIP, including any and all replacements, accessions and accessories thereto, shall remain with HSBC until the total HIP installment price is paid in full. The Cardholder shall, in the meantime, possess and hold the same in trust for HSBC.
4. The Cardholder agrees not to alter, return, pledge, mortgage, sell, assign, pawn, lease or part with the possession of the goods without the prior written consent of HSBC and until and unless the Cardholder shall have paid the total HIP installment price including all other charges that may arise out of the purchase.
5. The Cardholder acknowledges that the total HIP installment price plus any Interest ("Handling Fee") from the installment purchase shall be deducted from the available credit limit on the HSBC credit card account at the time of approval, but shall be posted at Statement billing / cut-off date in fixed equal monthly installment amounts on each statement of account. The entire monthly installment amount shall form part of the Minimum Amount Due on each statement of account. The Cardholder shall have the option to pay the Minimum Amount Due, every month. If he does so, or if the Cardholder revolves any portion of the Total Amount Due in any given month, this shall be included in the computation of the Finance Charge and Late Payment Charge (if applicable) for that month. The Cardholder shall be liable to pay these charges, plus any applicable taxes and charges required by the government thereon, over and above the applicable interest due on the installment transaction. The finance charges, at HSBC's prevailing rate, will be levied using the average daily balance method upon the Cardholder's opening balance and all new transactions posted, including any applicable fixed monthly installment amount and interest thereon, within the statement period accrued from the transactions' posting date until the end of the current statement period.
6. The use of the Card in connection with HIP shall be subject to the Terms and Conditions governing HSBC's Credit Card Products to the extent not inconsistent herewith.
7. The Cardholder's availment of HIP shall be considered his/her acceptance of and agreement to be bound by these terms and conditions and such amendments hereof as may be made by HSBC and advised from time to time.
8. HIP cannot be availed of in conjunction with ongoing HIP Merchant, other HSBC credit card and/or government promotions.
9. HIP is available in select branches and over select items of the HIP merchant. The HIP Merchants listed in this material are current as of print date. HSBC reserves the right to change the line-up of HIP Partner Merchants participating in the HIP program from time to time. The latest list of HIP merchants may be found at HSBC's website www.hsbc.com.ph. The items included in the 0% Interest Installment Plan and/or in the Deferred Payment Plan, shall be identified in the price tag of the item.
10. In case of pre-termination or cancellation of the HSBC Card Installment Plan transaction before the end of the chosen repayment period, HSBC reserves the right to charge to the cardholder's account a processing fee of Five Hundred Pesos (P500).
11. In case of inconsistency or conflict related to the promo and/or HSBC's Card Installment Plan, HSBC's decision will prevail.

Per DTI FTEB-SPD Permit No. 6813. Series of 2019.