



HSBC Personal Loan's "FREE SM Gift Pass" Acquisition Promotion

1. HSBC Personal Loan's "Free SM Gift Pass" Acquisition Promotion (the "Promo") shall run from February 16, 2019 to May 31, 2019 (the "Promo Period").
2. The Promo is open to new HSBC Personal Loan (PIL) applicants who meet the following criteria (the "Customers"):
 - a. The complete PIL application must have been submitted through the following channels during the Promo Period:
 - Over-the-phone from HSBC Credit Cardholders who are qualified to avail of PIL
 - HSBC Branch, including HSBC Savings Bank, customers qualified to avail of PIL
 - b. The complete PIL application must be subsequently approved. PIL application must include the following to be considered complete:
 - Duly accomplished PIL application form
 - Applicable documentary requirements or application documents listed in the PIL application form
 - c. The application must be for a **new** PIL. Re-availment or top-up of an existing PIL is qualified if fresh funds from the top-up meets the minimum qualified drawn amount for the Promo (Clause 3).
Example of a qualified PIL top up :
 - Existing loan = P40K
 - Applied for a Top Up = P150K
 - Fresh funds from the top up application = P110K
 - d. The PIL must be successfully drawn within thirty (30) days from approval date.
3. Under the Promo, Customers shall be entitled to a one-time redemption of the following Reward if they avail of PIL at the prevailing monthly interest rates.

Reward	Qualified Drawn PIL Amount
SM Gift Pass worth Php1,000 ("GC")	At least Php100,000
SM Gift Pass worth Php3,000 ("GC")	At least Php200,000

4. PIL applications, including PIL amount, are subject to approval. HSBC will notify customers by SMS if their PIL application is approved within 2 banking days from date of approval.
5. Customers who qualify to redeem the GC may expect an SMS notification containing a Claim Code (the "Code") to be sent to his/her mobile number, as registered in HSBC's records, following the schedule below:

Date of PIL Drawdown	Date of Claim Code SMS Sending
February 16 to 28, 2019	March 5, 2019
March 1 to 31, 2019	April 5, 2019
April 1 to 30, 2019	May 7, 2019
May 1 to 31, 2019	June 7, 2019
June 1 to 30, 2019	July 5, 2019

6. GCs cannot be converted to cash or other similar financial instruments.
7. Redemption Period of the GCs is from March 5 to September 5, 2019. Unused Codes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.
8. Customers may claim his / her GC/s during the Redemption Period by doing the following:
 - a. Visit any The SM Store branch during mall hours
 - b. Present the following at the Customer Service Counter:
 - The SMS showing the Code
 - A valid government-issued identification card (i.e. Driver's License, Passport, SSS/TIN ID, voter's ID)

A representative from The SM Store will assist the Customer in tapping his/her mobile phone containing the Code on the Code machine/reader.

9. Claiming through authorized representatives is not allowed.
10. Customers without the Code will not be allowed to redeem. Customers may request for resending of previously issued and unclaimed Code by calling (02) 85-800.

11. Under this Promo, Break Funding Cost will be charged to Customers who will pre-terminate / pre-pay their loans prior to the loan's full maturity. Break Funding Costs apply when HSBC's cost of funding for the time remaining until the end of the agreed fixed rate period is lower than the original cost of funding.
12. In case of dispute with respect to the Customer's eligibility, coverage of dates, fulfillment, and Promo Mechanics, HSBC's decision will prevail. The Customer has the right to raise the issue with DTI.
13. Fraud, abuse or any unauthorized action relating to the PIL availment or the participation in the Promo may result in the disqualification of the Customer from the Promo, suspension and/or cancellation of the PIL and/or the charging of the full cost of the Free GCs to the Customer's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
14. General Terms and Conditions of HSBC Personal Loans shall apply.

DTI-FTEB SPD Permit Number 2195 Series of 2019