



**HSBC Credit Cards' "FREE P1,500 eGC at Max's Group" Acquisition Promo**

1. HSBC Credit Cards' "FREE P1,500 eGC at Max's Group" Acquisition Promo (the "Promo") shall run from February 16 to July 31, 2019 and has been extended until August 15, 2019 (the "Promo Period"). Promo Spend Period shall be from February 16 to September 30, 2019, and has likewise been extended until October 31, 2019 ("Spend Period").
2. The Promo is open to individual applicants applying for a primary HSBC Red MasterCard, Gold Visa, Advance Visa, Platinum Visa or Premier Mastercard credit card ("HSBC Credit Card") within the Promo Period, are subsequently approved, and meet the following criteria ("Cardholder"):

Customer Type	Criteria	Qualified Card Type
New-to-Bank : Does not own an existing HSBC Credit Card	- Not a card upgrade / card conversion - Doesn't have a cancelled card within the past 6 months	Red Mastercard Gold Visa Advance Visa
Existing HSBC cardholder : Applying for his / her next HSBC Credit Card	- Not a card upgrade / card conversion - Doesn't have a cancelled card within the past 6 months - Should not be applying for the same card type that he/she currently holds	Red Mastercard Gold Visa Advance Visa Platinum Visa Premier Mastercard

3. Under this Promo, the Cardholder shall be entitled to free Max's Group eGC worth Php1,500 ("Welcome Gift") upon meeting the minimum accumulated spend requirement of Php3,000 using his/her newly approved and activated HSBC Credit Card ("Promo Spend") during the Promo Spend Period.
4. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Primary Cardholder's accumulated spend under this Promo.
5. Valid transactions shall be straight purchases, merchant installment purchases, cash advance transactions, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each merchant 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. Balance Transfer, Cash Installment Plan and business transactions are disqualified from the promotion.
6. HSBC will extract from its system and identify Cardholders who have reached the Promo Spend following below table on cut-off dates for extraction and the corresponding coverage of posted transactions:

Cut-off dates	Coverage of Posted Accumulated Transactions
March 5, 2019	February 16 to March 1, 2019
May 7, 2019	February 16 to May 3, 2019
July 9, 2019	February 16 to July 5, 2019
September 10, 2019	February 16 to September 6, 2019
October 4, 2019	February 16 to September 30, 2019
<b>November 5, 2019</b>	<b>February 16 to October 31, 2019</b>

7. The qualified Cardholder may expect an SMS notification containing 3 (“Three”) eGC Codes (“Codes”) in P500 denomination each to be sent to his/her mobile number, as registered in HSBC’s records, within 3 banking days after each extraction date.
8. Redemption Period of the Welcome Gift is from March 8 to December 7, 2019, and has been extended until January 7, 2020 . This means Cardholder has until January 7, 2020 to redeem his/her Codes. Unused Codes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.
9. Cardholders may claim the Welcome Gift during the Redemption Period by doing the following:
  - Visit any of the Max’s Group brands at participating branches -- Max’s Restaurant, Yellow Cab, Pancake House, Krispy Kreme, Jamba Juice, Dencio’s, Teriyak Boy, Maple, Sizzlin’ Steak, Kabisera.
  - Go to any of the participating branches (refer to Notes section):
  - Present the following:
    - I. The SMS message showing the Code to be used
    - II. The newly approved HSBC Credit Card used to accumulate the Promo Spend
10. The Codes received may be redeemed one-time (total of P1500) or may be redeemed by the Cardholder within 3 visits (P500 each) at any of the Max’s Group brands during the Redemption Period. If the total value of the Code is not used up, there will be no cash change given and the redeemed Code may no longer be re-used.
11. The Store / Restaurant personnel will use the Code/s presented to deduct the total billed amount of the Cardholder. Any billed amount in excess of the Codes presented shall be paid by the Cardholder using his/her newly approved HSBC Credit Card.
12. Cardholders without the Code/s will not be allowed to redeem. Cardholders may request for resending of previously issued and unclaimed Codes by calling HSBC’s Hotline (02)85-800. The Codes may be sent to Cardholder’s registered SMS number.
13. The Welcome Gift is not convertible to cash or discount.
14. The Cardholder agrees not to cancel his/her Promo Spend nor his HSBC Credit Card within 15 months from its approval date. If the Cardholder requests for Promo Spend or card cancellation, or if the redemption is found to be invalid, the amount of Php1,500.00 shall be charged to the Cardholder’s HSBC Credit Card account (“Cancellation Fee”). The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
15. The Cardholder will be disqualified from the Promo in the event that his/her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
16. The promo 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.
17. Max’s Group, Inc.’s rules and regulations apply.
18. All questions or disputes regarding the Cardholder’s eligibility for the Promo, coverage of dates and fulfillment shall be resolved by HSBC.
19. All questions or disputes regarding the redeemed products of any of the brands under Max’s Group, Inc. shall be resolved by Max’s Group.

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