



HSBC's Card Balance Conversion Plan for Travel and Online Terms and Conditions

1. HSBC's Card Balance Conversion Plan for Travel and Online ("Promo") is open to cardholders of HSBC credit cards issued by HSBC Philippines ("Cardholders").
2. Cardholders will be entitled to apply for HSBC's Card Balance Conversion Plan for travel, foreign currency and online transactions made on their HSBC credit card at the following monthly interest rates and tenors:

Tenor	Add-on Rate Per Month*	Effective Interest Rate Per Month	Effective Interest Rate Per Annum
6 months	1.00%	1.6907%	20%
12 months	0.75%	1.3514%	16%
24 months	0.75%	1.3688%	16%

**The Add-On Rate is presented as a guide to be used to derive the total monthly amortization (interest plus principal). Total monthly amortization = Amount Availed X [(1/Term) + Add-On Rate]*

3. Applications for HSBC's Card Balance Conversion Plan must be made within thirty (30) days from the date the transaction was posted on the Cardholder's card account.
4. A processing fee of PHP250.00 will be charged for each approved application.
5. Applications, including amount to be converted, shall be subject to final approval by HSBC. Valid transactions shall be:
 - a. Transactions made in airlines or air carriers, travel agencies, car rentals, hotels or resorts and similar establishments that are tagged by the merchant's credit card acquirer as having Merchant Category** Code 3000-3299, 3351-3441, 35013799, 4511, 4582, 4722-4723, 4761 or 7011.
 - b. Transactions denominated in foreign currency as evidenced by the credit card charge slip. Purchases whose charge slips are posted in Philippine Pesos, including purchases converted to Philippine Pesos at point-of-sale using Dynamic Currency Conversion, are not valid.
 - c. Online transactions.
6. The following must also be satisfied on the date of conversion:
 - a. The transaction amount to be converted must be posted to the Cardholder's card account and must not be past due.
 - b. The HSBC credit card must be in good standing.
7. 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 shall be final and binding on all participants, in concurrence with the Department of Trade and Industry.
8. General Terms and Conditions for HSBC's Card Balance Conversion Plan shall apply.

*** Merchant Category refers to the classification of each merchant establishment as determined by their acquiring banks based on the nature of the merchant's business as defined by Visa and MasterCard.*