

10X BONUS POINTS ON DINING TRANSACTIONS PROMO

1. The 10X Bonus Points on Dining Transactions Promo (the "Programme") is open to all primary and supplementary Cardholders of HSBC Red Mastercard, Platinum Visa and Premier Mastercard credit cards (the "Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholders").
2. This Programme shall run from February 14 to 17, 2019. ("Programme Period").
3. All eligible Cardholders will earn 10 times (10x) bonus points for dining transactions made on his/her Credit Card during the Programme Period. Below is an illustration of what the Cardholders may enjoy:

Card Type	Bonus Points earned for Dining Transactions	
	Under the Accelerated Rewards Program	Promotional Reward
Red Mastercard	P20 = 4x bonus points	P20 = 10x bonus points
Platinum Visa and Premier Mastercard	P20 = 3x bonus points	

- Eligible dining transactions are the following:
 - i. Straight purchases;
 - ii. Foreign currency transactions; or
 - iii. Online transactions
 - The transactions should be made at dining merchants with any of the following Merchant Category Codes¹: 5462, 5499, 5811, 5812, 5813, 5814.
4. Bonus Points will not be offered to any unposted or cancelled card transaction or any card transaction posted but subsequently reversed or refunded in whole or in part.
 5. All bonus points earned by the eligible primary and supplementary cardholders under this Programme will be credited to the eligible primary cardholder's HSBC Credit Card account, which was used to make the eligible spend, within March 25-29, 2019.
 6. At the time of eligible spend or receipt of the 10x bonus points, the eligible Cardholder's HSBC Credit Card account must not be delinquent, and/or invalid or cancelled within HSBC's definition, otherwise they will be disqualified from participating in this Programme or receiving the 10x bonus points.

¹ 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

7. The maximum total 10x bonus points to be awarded will be subject to the HSBC Accelerated Rewards Terms and Conditions clause #4, as indicated below:

*“A maximum accumulated monthly spend across the pre-defined merchant categories, shall earn accelerated points. Amounts in excess of the maximum accumulated spend shall earn the regular Bonus Points following the standard Bonus Points Earn Rate of 1 Bonus Point for every PHP15 spend on HSBC Advance Visa, and 1 Bonus Point for every PHP20 spend on HSBC Red Mastercard, HSBC Gold Mastercard, HSBC Platinum Visa and HSBC Premier Mastercard.
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Credit Card Type	Maximum Accumulated Spend
HSBC Red Mastercard HSBC Gold Mastercard HSBC Advance Visa	PHP40,000
HSBC Platinum Visa HSBC Premier Mastercard	PHP60,000

8. Bonus points cannot be exchanged for any other rewards, or converted to a Manager’s Check or other similar financial instruments.
9. Disputes as to the 10X bonus points or as to the absence of an expected bonus point should be raised by the Cardholder within thirty (30) days counted from the receipt of the Billing Statement in question. Beyond the said period, Billing Statement shall be deemed correct with regards to the bonus points relating to the qualified transactions.
10. The bonus points earned is subject to the HSBC Bonus Points Credit Card Terms and Conditions.
11. 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 Programme will be at their absolute discretion and will be final and binding on all participants.

Per DTI-NCR Permit No. 2413 Series of 2019.