



DOUBLE DINING CASH BACK PROMO

1. Double Your Dining Cash Back Promo (the "Programme") is open to all primary and supplementary Cardholders of HSBC Cash Back Gold Visa 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 an additional 5% cash back for dining transactions made on his/her Credit Card during the Programme Period. This will be on top of the regular 5% cash back that can be earned for dining transactions, as defined under the HSBC Cash Back Credit Card Terms and Conditions.
 - 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. Cash back 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 cash back 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 double dining cash back, 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 double dining cash back.
7. The maximum total double dining cash back to be awarded will be subject to the HSBC Cash back Credit Card Terms and Conditions clause #5, as indicated below:

"The maximum cash back that can be earned per account (accumulated spend of the Primary Cardholder and all Supplementary Cardholders per account), is Php1,200 per calendar month."
8. Cash back cannot be exchanged for any other rewards, or converted to a Manager's Check or other similar financial instruments.
9. Disputes as to the double dining cash back 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 cash back relating to the qualified transactions.

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

10. The cash back earned is subject to the HSBC Cash Back 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. 2415 Series of 2019.