



## HSBC Member-Get-Member (MGM) Promotion Referral Form

Date (dd-mmm-yyyy): \_\_\_\_\_

### I. Referror's (Existing Premier Customer) Account Details

Referror's Customer Number	
Referror's Customer Name/s	

### II. Referral's (New-to-Bank Premier Customer) Details

Referral's Full Customer Name/s	
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### Agreement to Terms and Conditions

I/We confirmed to have joined the HSBC Premier Member-Get-Member Promotion and have referred the above named person/s. In relation thereto, I/we submit my/our most updated personal details to date and hereby request for the redemption of the incentives which I am/we are entitled under the Promotion. I/We further confirm that I/we have read and fully understood, and accept the Terms & Conditions of the HSBC Premier Acquisition and Member-Get-Member Promotion.

 Customer Signature over Printed Name	 Customer Signature over Printed Name
 Customer Signature over Printed Name	 Customer Signature over Printed Name

### **HSBC and HSBC Savings Bank (Philippines), Inc. Terms & Conditions:**

#### **General Provisions**

1. The HSBC Premier Acquisition and Member-Get-Member Promotion ("Promo") is a new-to-HSBC Premier acquisition and member-get-member joint program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Savings Bank (Philippines), Inc. ("HSBC Savings Bank") that runs from 01 October 2021 to 28 February 2022 ("Promo Period"). Spend period for the HSBC Premier Mastercard<sup>1</sup> ("HSBC Credit Card") is from 01 October 2021 to 30 April 2022 (the "Promo Spend Period").
2. The incentives offered under this Promo cannot be availed of jointly with benefits under any other on-going HSBC or HSBC Savings Bank Premier Acquisition and Member-Get-Member and HSBC Credit Card Acquisition promotions.
3. HSBC and HSBC Savings Bank Premier Terms and Conditions apply to this Promo. In the event of any inconsistency, the Promo's Terms and Conditions shall prevail. HSBC and HSBC Savings Bank Premier Terms and Conditions are found at HSBC Forms and Downloads| Help and Support - HSBC PH.
4. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions.

<sup>1</sup> HSBC Mastercard is a product of HSBC Philippines.

5. In the event of a dispute arising out of this Promo, the decision of HSBC and HSBC Savings Bank shall be final.

#### **A. HSBC and HSBC Savings Bank Premier Acquisition Promo**

1. The HSBC and HSBC Savings Bank Premier Acquisition Promotion ("Acquisition Promo") is open to all new-to-HSBC Premier customers, subject to eligibility requirements ("new-to-HSBC Premier customer").
2. **Eligibility Requirements.** For the purposes of the Acquisition Promo, a new-to-HSBC Premier customer is defined as:
  - a. A non-existing HSBC / HSBC Savings Bank customer who meets all the following criteria:
    - i. opens an HSBC Premier relationship within the Promo Period;
    - ii. brings in fresh funds of at least Php3,000,000 and;
    - iii. invests the Php3,000,000 in a Fixed Income Product<sup>2</sup> [excluding Treasury Bills<sup>3</sup>] or avails of an eligible product from HSBC Insurance Brokers Philippines Inc.<sup>4</sup> within 2 months from account opening date;
    - iv. the product availed should be held for at least 12 months or more; and
    - v. avails of an approved HSBC Premier Mastercard as the primary cardholder within 2 months from account opening date.Non-existing HSBC and HSBC Savings Bank customer means no HSBC or HSBC Savings Bank banking relationship in the past 12 months prior to account opening.
  - b. An existing, non-HSBC / non-HSBC Savings Bank Premier customer who meets all the following criteria:
    - i. upgrades their account to HSBC Premier within the Promo Period;
    - ii. brings in fresh funds of at least Php3,000,000, and;
    - iii. invests the Php3,000,000 in a Fixed Income Product<sup>2</sup> [excluding TBills<sup>3</sup>] or avails of an eligible product from HSBC Insurance Brokers Philippines Inc.<sup>4</sup> within 2 months from account upgrade;
    - iv. the product availed should be held for at least 12 months or more; and
    - v. avails of at least one approved HSBC Premier Mastercard as the primary cardholder within 2 months from account opening date.
3. **Definition of Fresh Funds.** For purposes of the Acquisition Promo, funds transferred and/or coming from HSBC and/or HSBC Savings Bank will not be considered "fresh funds."
4. **Exclusions.** The following types of HSBC or HSBC Savings Bank Premier children accounts shall be excluded from the Acquisition Promo: Premier In-Trust For, Junior Pack, and NextGen accounts. Premier via Salary or Premier via Employee Banking Solution accounts are also excluded, unless they also comply with the Promo Eligibility Requirements.
5. For Investment products and Insurance products through HSBC Insurance Brokers (Philippines) Inc. ("HSBC Insurance Brokers"), suitability requirements apply.

#### **HSBC and HSBC Savings Bank Premier Acquisition Welcome Rewards**

Eligible customers shall receive the corresponding Welcome Reward/s under this Acquisition Promo:

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<sup>2</sup> Fixed Income Investment options are not available in HSBC Savings Bank. A referral to HSBC Philippines shall be made and only upon your request.

<sup>3</sup> Treasury Bills or TBills are Peso-denominated short-term government securities issued by the Bureau of Treasury that are sold at a discount and redeemed at the face value of the security. The difference represents the interest earned which is paid on maturity date. From their date of issue, T-bills usually have tenors of 3 months, 6 months and 1 year.

<sup>4</sup> Eligible products refer to investment-linked insurance products. The bank will only refer you to HSBC Insurance Brokers (Philippines) Inc upon your request.

**Welcome Rewards**

	<b>Fresh Funds Total Relationship Balance Requirement<sup>5</sup></b>	<b>Reward</b>
Tier 1	Php3,000,000 to Php4,999,999 in investments through HSBC or insurance through HSBC Insurance Brokers within 2 months of account opening or upgrade and avails of a Premier Mastercard	Php20,000 Universal Plus e-Gift Certificate
Tier 2	Php5,000,000 to Php9,999,999 in investments through HSBC or insurance through HSBC Insurance Brokers within 2 months of account opening or upgrade and avails of a Premier Mastercard	Php30,000 Universal Plus e-Gift Certificate
Tier 3	Php10,000,000 to Php19,999,999 in investments through HSBC or insurance through HSBC Insurance Brokers within 2 months of account opening or upgrade and avails of a Premier Mastercard	Php50,000 Universal Plus e-Gift Certificate
Tier 4	Php20,000,000 and up in investments through HSBC or insurance through HSBC Insurance Brokers within 2 months of account opening or upgrade and avails of a Premier Mastercard	Php70,000 Universal Plus e-Gift Certificate

**Premier MasterCard Welcome Reward**

- Under this Promo, the Premier customer shall be entitled to an additional **Php5,000 Giftaway Universal Plus e-Gift Certificate** ("Welcome Gift") provided that the Premier customer has reached the minimum accumulated spend requirement of Php15,000 using his/her newly approved and activated HSBC Premier Mastercard Credit Card within the Promo Spend Period.

	<b>Premier Mastercard Spend Requirement</b>	<b>Reward</b>
Spend Requirement	The Premier customer has reached the minimum accumulated spend requirement of Php15,000 using his/her newly approved and activated HSBC Credit Card from October 1, 2021 to April 30, 2022 (the "Promo Spend Period").	Php5,000 Universal Plus e-Gift Certificate

- Qualified Promo Spend transactions shall be straight purchases, merchant installment purchases, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each installment transaction will be considered one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Premier customer's account. Cash advance, Quasi-cash<sup>6</sup>, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the promo.
- Once the Premier customer meets the Promo Spend requirement for qualified transactions, the Cardholder will receive an SMS on his HSBC registered mobile number containing the link for the Php5,000 Giftaway Universal EGC following the SMS notification date mentioned in the table below. If the Cardholder spends more than Php15,000 in his/her transactions during the Promo Spend Period, the Php5,000 Giftaway Universal EGC will be capped to Php5,000. If the Premier customer spends less than

<sup>5</sup>Total Relationship Balance is calculated based on the average total balances in all deposit accounts, plus the market value of all investments and insurance held, within the bundled account package in the Accountholder's name in any one calendar month.

<sup>6</sup> Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

Php15,000 in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any Welcome Gift.

### **Acquisition Promo Restrictions**

1. **Joint Accounts.** Customers with Joint Accounts will be eligible for the incentive if at least one of the joint accountholders meets the new-to-Premier criteria. Where a new-to-bank customer opens a joint account with an existing customer, only the new-to-bank customer may be eligible to redeem the Welcome Rewards. Only one joint accountholder who fulfills the criteria may redeem the Welcome Rewards, and the remaining accountholders shall no longer be eligible.
2. **Funding Reward Placements.** Customers may place or book their funds in Investment products via HSBC, or Insurance products via HSBC Insurance Brokers during the promo period. Funds in investments and/or insurance must remain in the account and cannot be withdrawn, pre-terminated, sold, or redeemed within a 12-month period from account opening or account upgrade date.
3. **Disqualification and Penalty/ies for the Premier Acquisition Welcome Rewards.** In the following cases, customers shall be disqualified and HSBC shall automatically have the right to deduct the cost of all Welcome Rewards received by the Customer from the Customer's account without need of prior notice in the following cases:
  - a. The Customer's funds deposited are proven to be transferred and/or coming from other HSBC or HSBC Savings Bank accounts.
  - b. The Customer closes his/her HSBC Premier relationship within 12 months from date of account opening or upgrade; or
  - c. The Customer falls below the minimum Total Relationship Balance requirement at any time within 12 months from date of account opening or upgrade; or
  - d. The Customer withdraws his/her deposits, pre-terminates, sells, or otherwise redeems his/her investments, and/or insurance within 12 months from date of account opening or upgrade. In this case, corresponding transaction fees will also apply:
    - i. For Investments. If the Investment/s are sold within 12 months from HSBC Premier account opening or upgrade, it will be subject to corresponding Broker's Fees, Registry or Depository Fees, and subject to market prices, as indicated in the Key Features Document/s and/or Sell Order Form/s.
    - ii. For Insurance products via HSBC Insurance Brokers. If the insurance product/s are sold or redeemed within 12 months from HSBC Premier account opening or upgrade, it will be subject to corresponding withdrawal charge/s as indicated in the insurance policy/ies.
  - e. If the Customer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Customer's account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice.
  - f. If the HSBC Credit Card under this Promo is cancelled within 15 months from its approval date.
  - g. If the HSBC Premier Mastercard becomes delinquent, suspended, cancelled or terminated during the fulfillment of promo eligibility requirements.
4. **Disqualification and Penalty/ies for the Premier Mastercard Welcome Reward.** In the following cases, customers shall be disqualified and HSBC shall automatically have the right to charge the cost of the Premier Mastercard Welcome Reward received by the Customer to his/her HSBC Credit Card account ("Cancellation Fee") for any of the following instances:
  - a. If the credit card transaction is found to be invalid.
  - b. The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.

### Welcome Rewards Redemption Guidelines

1. **The Rewards.** The Welcome Rewards will be given in the form of Universal Plus e-Gift Certificates ("eGC") in denominations of Php1,000 per eGC. The Welcome Rewards are non-convertible to cash credit to client or any other reward.
2. **Premier Acquisition Welcome Reward Notification.** Eligible customers may expect an SMS notification containing a link to the eGC Codes to be sent to his/her primary mobile number as registered in HSBC's records, within 3 banking days after each cut-off date:

Cut-off dates	Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage
January 17, 2022	October 1 - October 31, 2021	October 1 - December 31, 2021
February 16, 2022	November 1 - November 30, 2021	November 1 - January 31, 2022
March 15, 2022	December 1 - December 31, 2021	December 1 - February 28, 2022
April 15, 2022	January 1 - January 31, 2022	January 1 - March 31, 2022
May 16, 2022	February 1 - February 28, 2022	February 1 - April 29, 2022

Note: 2 months means 60 calendar days from date of account opening or upgrade

3. **Premier Mastercard Welcome Reward Notification.** HSBC will extract from its system and identify Premier customers with qualified transactions and who have reached the Promo Spend requirement following the table below on extraction cut-off dates and the coverage of posted transactions.

Extraction Date	Credit Card Approval Date	Coverage of Posted Accumulated Transactions*	SMS Notification Date
Nov 3, 2021	Oct 1 - Oct 31, 2021	Oct 1, 2021 - Oct 31, 2021	Nov 8, 2021
Dec 1, 2021	Oct 1 - Nov 30, 2021	Oct 1, 2021 - Nov 30, 2021	Dec 6, 2021
Jan 5, 2022	Oct 1 - Dec 31, 2021	Oct 1, 2021 - Dec 31, 2021	Jan 10, 2022
Feb 2, 2022	Nov 1, 2021 - Jan 31, 2022	Nov 1, 2021 - Jan 31, 2022	Feb 7, 2022
Mar 2, 2022	Dec 1, 2021 - Feb 28, 2022	Dec 1, 2021 - Feb 28, 2022	Mar 7, 2022
Apr 6, 2022	Jan 1, 2022 - Feb 28, 2022	Jan 1, 2021 - Mar 31, 2022	Apr 11, 2022
May 4, 2022	Feb 1 - 28, 2022	Feb 1, 2022 - Apr 30, 2022	May 9, 2022

\* Transactions must be posted. Posting is done within 3-5 banking days after the transaction date.

4. **Redemption period.** The Rewards are valid for one year from date of receipt of SMS notification from HSBC. Unused Universal Plus eGC Codes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption. If the total value of the eGC code is not used up, no cash change will be given and the redeemed eGC code may no longer be re-used.
5. **Reward Redemption.**
  - a. Eligible customers may claim the Universal Plus eGCs under this Promo by visiting the link sent by HSBC via SMS.
  - b. Customers without the Universal Plus eGC Code will not be allowed to redeem. Customers may request to resend the previously issued and unclaimed Universal Plus eGC Code within the Promo Period by calling the HSBC Premier Hotline +63 (2) 8858-0800.
  - c. All questions or disputes regarding the redeemed products and/or services shall be resolved by the respective merchant/s.
  - d. eGCs usage guidelines and mechanics apply.

### B. HSBC Premier Member-Get-Member Promo

1. The HSBC Premier Member-Get-Member Promotion ("MGM Promo") is open to all existing HSBC Premier customers who maintain their Premier eligibility requirements and who are able to make a successful HSBC Premier customer referral within the Promo Period (the "Referrer").
2. **Definition of a successful Referral:** A successful HSBC Premier Referral (the "Referral") is defined as the referral of a non-existing HSBC Premier customer of either HSBC or HSBC Savings Bank ("new-

to-bank HSBC Premier customer”) who opens an account and brings in fresh funds of at least Php3,000,000, invests the Php3,000,000 in a Fixed Income Product<sup>7</sup> [excluding Treasury Bills<sup>8</sup>] or avails of an eligible product from HSBC Insurance Brokers Philippines Inc.<sup>9</sup> within 2 months from account opening date, avails of an approved Premier Mastercard and becomes an HSBC Premier customer within the Promo Period. Non-existing HSBC Premier customer means no HSBC or HSBC Savings Bank account in the past 12 months. Account should be funded within two (2) months from account opening. For purposes of this MGM Promo, the following will not be considered as successful referrals:

- A client who opens an account jointly with the Referrer.
- A client who is acquired through other HSBC or HSBC Savings Bank new-to-bank or new-to-HSBC Premier acquisition promos, a walk-in or an unsolicited referral/s (i.e. not referred by an existing Premier customer or HSBC staff) made before the Promo Period;
- Premier children accounts [Premier In-Trust For, Junior Pack, or NextGen accounts];
- Premier via Salary;
- Premier via Employee Banking Solution; or
- Premier Staff accounts.

3. **Definition of Fresh Funds:** For purposes of this MGM Promo, funds transferred and/or coming from HSBC and/or HSBC Savings Bank will not be considered “fresh funds”;
4. For Joint Accounts, only one accountholder will be entitled to the Incentive regardless of how many joint accountholders are in a package. Once the Incentive is availed of by one joint accountholder, the remaining accountholders shall no longer be eligible.
5. Officers and employees of HSBC or HSBC Savings Bank (Philippines), Inc., its subsidiaries, and other members of the HSBC Group are disqualified from the MGM Promo.

#### HSBC Premier Member-Get-Member Rewards

For every successful HSBC Premier referral made by the Referrer during the Promo Period, the Referrer is entitled to a one-time redemption of FREE e-Gift Certificate (“eGC”) worth Php10,000 (the “Referral Reward”).

	<b>Fresh Funds Total Relationship Balance Requirement<sup>4</sup></b>	<b>Referral Reward</b>
HSBC Premier successful referral	Php3,000,000 and up in investments through HSBC or insurance through HSBC Insurance Brokers within 2 months of account opening or upgrade and avails of a Premier Mastercard	Php10,000 Universal Plus e-Gift Certificate

#### Referral Reward Redemption Guidelines

1. **The Reward.** The Referral Reward will be given in the form of Universal Plus e-Gift Certificates (“eGC”) in denominations of Php1,000 per eGC.
2. **Reward Notification.** The qualified Referrer may expect an SMS notification containing a link to the eGC Codes to be sent to his/her primary mobile number as registered in HSBC’s records, within 3 banking days after each cut-off date:

<b>Cut-off dates</b>	<b>Account opening and upgrade date coverage</b>	<b>Fulfillment of Promo Eligibility Requirements date coverage</b>
January 17, 2022	October 1 - October 31, 2021	October 1 - December 31, 2021
February 16, 2022	November 1 – November 30, 2021	November 1 – January 31, 2022

<sup>7</sup> Fixed Income Investment options are not available in HSBC Savings Bank. A referral to HSBC Philippines shall be made and only upon your request.

<sup>8</sup> Treasury Bills or TBills are Peso-denominated short-term government securities issued by the Bureau of Treasury that are sold at a discount and redeemed at the face value of the security. The difference represents the interest earned which is paid on maturity date. From their date of issue, T-bills usually have tenors of 3 months, 6 months and 1 year.

<sup>9</sup> Eligible products refer to investment-linked insurance products. The bank will only refer you to HSBC Insurance Brokers (Philippines) Inc upon your request.

March 15, 2022	December 1 - December 31, 2021	December 1 – February 28, 2022
April 15, 2022	January 1 – January 31, 2022	January 1 – March 31, 2022
May 16, 2022	February 1 – February 28, 2022	February 1 – April 29, 2022

Note: 2 months means 60 calendar days from date of account opening or upgrade

3. **Redemption Period.** The Rewards are valid for one year from date of receipt of SMS notification from HSBC. Unused Universal Plus eGC Codes after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption. If the total value of the Universal Plus eGC code is not used up, no cash change will be given and the redeemed eGC code may no longer be re-used.
4. **Reward Redemption.**
  - a. Referrers may claim the Universal Plus eGCs under this Promo by visiting the link sent by HSBC via SMS
  - b. Customers without the Universal Plus eGC Code will not be allowed to redeem. Customers may request to resend the previously issued and unclaimed Universal Plus eGC Code within the Promo Period by calling the HSBC Premier Hotline +63 (2) 8858-0800.
  - c. All questions or disputes regarding the redeemed products and/or services shall be resolved by the respective merchant/s.
  - d. eGCs usage guidelines and mechanics apply.
5. **Referral Reward Restrictions**
  - a. The Referral Reward is not convertible to cash.
  - b. Referrers without the Universal Plus eGC Code will not be allowed to redeem. Referrers may request to resend previously issued and unclaimed Code within the Promo Period by calling the HSBC Premier Hotline +63 (2) 8858-0800.
  - c. The Referrer agrees that the amount of Php10,000 shall be debited from his/her HSBC Premier Account ("Cancellation Fee") for any of the following instances:
    - If The Referral's Premier Account was closed, and/or the Total Relationship Balance requirement of Php3,000,000 is not maintained within twelve (12) months from Account Open Date;
    - If the claim code redemption is found to be invalid; or
    - If the funds deposited are proven to be transferred and/or coming from other HSBC and/or HSBC Savings Bank accounts.

\*Cancellation Fee will automatically be debited from The Referrer's HSBC Premier Account.

If there was no redemption done by the Referrer, he/she will not be charged with the Cancellation Fee upon the Referral's account closure.

Per DTI Fair Trade Permit No. 127609 Series of 2021.

Bank Use Only:

☐ Joint   or   ☐ Sole

Referral's Customer Number	
Referral's Customer Name	
Referral's Existing Market Sector Code (MSC)	
If Joint: Please indicate sole customer numbers	
Date Account Opened (dd-mmm-yyyy)	
Date Fully Funded with Fresh Funds (dd-mmm-yyyy)	
Premier Relationship Manager (name and signature)	
Retail Branch Head (name and signature)	
Maintained By (name and signature)	
Approved and Checked By (name and signature)	

The Hongkong and Shanghai Banking Corporation Limited and HSBC Savings Bank (Philippines), Inc. are entities regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral). You may get in touch with the Bangko Sentral Consumer Empowerment Group through their Email: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph); Webchat: <http://www.bsp.gov.ph>; Facebook: <https://www.facebook.com/BangkoSentralngPilipinas> or SMS: 021582277 (for Globe subscribers only).

Deposits are insured by PDIC up to P500,000 per depositor.

Investment and insurance products are not a deposit with, obligation of, or guaranteed by HSBC, HSBC Insurance Brokers, or any of their subsidiaries or affiliates. Investment and insurance products carry a variety of risks, and your holdings may lose its value. Before entering into any investment or insurance decision, you should carefully consider whether the transaction is appropriate for you in light of your personal circumstance.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Savings Bank (Philippines) Inc.