



How to redeem your Universal eGCs

1. 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. 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. 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. 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. Eligible customers may claim the Universal Plus eGCs under this Promo by visiting the link sent by HSBC via SMS.
6. 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.
7. All questions or disputes regarding the redeemed products and/or services shall be resolved by the respective merchant/s.
8. eGCs usage guidelines and mechanics apply.

Per DTI Fair Trade Permit No. FTEB-127609, Series of 2021.

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