



HSBC Terms & Conditions:

1. The HSBC Premier Member-Get-Member Promotion ("Promo") is a new-to-HSBC Premier member-get-member program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") that runs from September 1, 2025 to February 28, 2026 ("Promo Period").
2. For the purposes of this Promo, the following terms shall be defined as follows:
 - a. **"Existing Non-HSBC Premier Customer"** means an HSBC customer with no HSBC Premier relationship in the past 36 months prior to upgrade to Premier.
 - b. **"Non-existing HSBC Customer"** means a customer with no HSBC banking relationship in the past 36 months prior to account opening.
 - c. **"New-to-HSBC Premier Customer"** means a customer who is either an Existing Non-HSBC Premier Customer or a Non-existing HSBC Customer who meets the Eligibility Requirements for Referrals.
 - d. **"Fresh Funds"** are funds transferred into HSBC and coming from sources outside HSBC. Funds transferred and/or coming from sources in HSBC will not be considered "fresh funds."
 - e. **"Total Relationship Balance"** (TRB) 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.
3. The Promo is open to all existing HSBC Premier customers who maintain their Premier status and make a successful HSBC Premier customer referral within the Promo Period (the "Referrer").
4. **Eligibility Requirements for Referrals.** A successful HSBC Premier customer referral (the "Referral") is defined as a New-to-HSBC Premier Customer who meets the following criteria:
 - a. For Non-existing HSBC Customers:
 - i. opens an HSBC Premier relationship within the Promo Period;
 - ii. brings in Fresh Funds of at least Php3,000,000 by the end of the [third](#) month from account opening date;
 - iii. maintains Php3,000,000 TRB for 12 months from the account opening date;
 - iv. signs the HSBC Premier Member-Get-Member Redemption Form ("Redemption Form")¹;
 - v. registers to the HSBC Philippines app; and
 - vi. declares an existing PH mobile number that will be in HSBC's records.
 - b. For Existing Non-HSBC Premier Customers:
 - i. upgrades their account to HSBC Premier within the Promo Period; and
 - ii. brings in Fresh Funds of at least Php3,000,000 by the end of the [third](#) month from account upgrade date;
 - iii. maintains Php3,000,000 TRB for 12 months from the account upgrade date;
 - iv. signs the HSBC Premier Member-Get-Member Redemption Form ("Redemption Form")¹;
 - v. [registers / is registered to the HSBC Philippines app](#); and

¹ Referrers and Referrals can get a copy of the Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer



- vi. has an existing PH mobile number registered in HSBC's records.
5. For purposes of this 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 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 Partner accounts;
 - Premier Parent accounts
 - Premier via Salary;
 - Premier via Employee Banking Solution; or
 - Premier Staff accounts.
6. The Referral can open a sole or joint account. For joint accounts, regardless of the number of joint accountholders that meet the Eligibility Requirements for Referrals, only one (1) will be counted as a Successful Referral.
7. Officers and employees of HSBC, HSBC Wealth, its subsidiaries, and other members of the HSBC Group are disqualified from the Promo.
8. HSBC Premier Terms and Conditions apply to this Promo. In the event of any inconsistency, the Promo's Terms and Conditions shall prevail. HSBC Premier Terms and Conditions are found at [HSBC Forms and Downloads| Help and Support - HSBC PH.](#)
9. In the event of a dispute arising out of this Promo, the decision of HSBC shall be final with concurrence of DTI.

HSBC Premier Member-Get-Member Rewards

Referrers may redeem their Rewards either in the form of Rustan's GCs or PAL Mabuhay Miles. They can indicate their choice of Rewards through the Redemption Form, which is available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. Rewards are not convertible to cash.

	MGM Rewards
Every Successful Referral	Php10,000 worth of Rustan's GC or 10,600 PAL Mabuhay Miles

Disqualification and Penalty/ies. In the cases detailed below, Referrers shall be disqualified and HSBC shall automatically have the right to deduct the amount equivalent to the MGM Rewards received by the Referrer from their account without need of prior notice (i.e., Php10,000).

- a. The Referral's funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.
- b. The Referral closes their HSBC Premier relationship within 12 months from date of account opening or upgrade; or
- c. The Referral's TRB falls below the minimum Php3,000,000 TRB requirement at any time within 12 months from date of account opening or upgrade.

If the Referrer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Referrer'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. No penalties will be incurred by the Referrer if no Rewards claims has been made.



Redemption Guidelines

Rustan's GCs - Redemption Guidelines

- 1. The Rewards.** Referrers who claim their GCs from August 1, 2025 to December 31, 2025 will receive Rustan's Gift Certificates. Referrers who claim their GCs from January 1, 2026 onwards will receive Rustan's Gift Cards. Each GC's terms and conditions apply.

Rustan's Gift Certificates will be in denominations of Php1,000, while Gift Cards will be in denominations of Php10,000. Referrers may claim their GCs from any of the following Rustan's branches:

- Ayala Center Makati
 - Shangri-la Plaza
 - Ayala Alabang
 - Gateway
 - Ayala Center Cebu
- 2. Rewards Notification.** Referrers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records, on the first Monday of the next month after the cut-off date in which their submission of the HSBC Premier Double Your Rewards Member-Get-Member Promo Redemption Form was included. The SMS notification will contain the following:
 - A unique Promo code;
 - The amount of GCs redeemable with the unique Promo code;
 - GC claim start date and end date ("Redemption Period"); and
 - Reminder to bring 2 valid IDs upon pickup.

Referral Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage (Fresh Funds Deposit)	Cut-off Dates	SMS Notification Date for Rewards
September 1 – September 30, 2025	September 1 – October 31, 2025	November 17, 2025	December 1, 2025
	September 1 – November 30, 2025	December 16, 2025	January 5, 2026
	September 1 – December 31, 2025	January 15, 2026	February 2, 2026
October 1 – October 31, 2025	October 1 – November 30, 2025	December 16, 2025	January 5, 2026
	October 1 – December 31, 2025	January 15, 2026	February 2, 2026
	October 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
November 1 – November 30, 2025	November 1 – December 31, 2025	January 15, 2026	February 2, 2026
	November 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
	November 1, 2025 – February 28, 2026	March 16, 2026	April 6, 2026
December 1 – December 31, 2025	December 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
	December 1, 2025 – February 28, 2026	March 16, 2026	April 6, 2026
	December 1, 2025 – March 31, 2026	April 15, 2026	May 4, 2026
January 1 – January 31, 2026	January 1 – February 28, 2026	March 16, 2026	April 6, 2026
	January 1 – March 31, 2026	April 15, 2026	May 4, 2026
	January 1 – April 30, 2026	May 15, 2026	June 1, 2026
February 1 – February 28, 2026	February 1 – March 31, 2026	April 15, 2026	May 4, 2026



	February 1 – April 30, 2026	May 15, 2026	June 1, 2026
	February 1 – May 31, 2026	June 15, 2026	July 6, 2026

3. Referrers may claim their Rustan's GCs up to 180 days from receipt of the Rewards Notification. Unclaimed GCs after the Redemption Period shall be deemed forfeited and may no longer be claimed. All redeemed Rustan's GCs will have no expiry date once claimed by the eligible customer and will be subject to the terms and conditions on the use of the Rustan's GCs.

4. **Reward Redemption.**

- a. The Referrer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Referral Rewards. Referrer can get a copy of the HSBC Premier Double Your Rewards Member-Get-Member Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- b. The Referral must also sign the same Redemption Form where the Referrer signed.
- c. The Referrer chooses Rustan's as their Referral Rewards Option.
- d. The Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
- e. The Referrer may claim their GCs in any Rustan's branch by showing the SMS notification to a Rustan's customer service representative. This SMS is non-transferrable. The Referrer must also bring 2 valid IDs to claim the GCs.

In case the Referrer cannot claim the GCs personally, an authorized person may claim the GCs in the place of the Referrer, subject to notifying their Relationship Manager. The authorized person must bring an authorization letter from the Referrer. The letter should contain the authorized person's name. The authorized person must present a copy of the original SMS notification from HSBC PH and copies of 2 valid IDs of the Referrer and 2 valid IDs of the authorized person.

- f. The Referrer / authorized person will be subject to Rustan's process for claiming GCs. After which, Rustan's will release the GCs to the Referrer/authorized person.
- g. Referrers / authorized persons without the unique Promo code/s will not be allowed to claim the GCs. Referrers may request to resend the previously issued and unclaimed Promo code/s within the Redemption Period by contacting their Relationship Manager or calling the HSBC Premier Hotline +63 (2) 8858-0800. Further, sender of SMS must be 'HSBC PH' else this will not be honored by Rustan's.
- h. All questions or disputes regarding the redeemed products and/or services shall be resolved by Rustan's.
- i. Rustan's GC terms and conditions apply.

PAL Mabuhay Miles – Redemption Guidelines

1. **The Rewards.** Referrers will receive Mabuhay Miles credited to their Mabuhay Miles account. Upon filling out the Redemption Form, they will need to give their Mabuhay Miles account number and the name of their Mabuhay Miles account. Referrers must have a PAL Mabuhay Miles account to receive their Mabuhay Miles. Standard Mabuhay Miles account creation follows.
2. **Rewards Notification.** Referrers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records, on the first Monday of the next month after each cut-



off date in which their submission of the HSBC Premier Double Your Rewards Member-Get-Member Promo Redemption Form was included. The SMS notification will contain the following:

- The number of miles credited to the Mabuhay Miles account; and
- The Mabuhay Miles account number to which the miles were credited.

Referral Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage (Fresh Funds Deposit)	Cut-off Dates	SMS Notification Date for Rewards
September 1 – September 30, 2025	September 1 – October 31, 2025	November 17, 2025	December 1, 2025
	September 1 – November 30, 2025	December 16, 2025	January 5, 2026
	September 1 – December 31, 2025	January 15, 2026	February 2, 2026
October 1 – October 31, 2025	October 1 – November 30, 2025	December 16, 2025	January 5, 2026
	October 1 – December 31, 2025	January 15, 2026	February 2, 2026
	October 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
November 1 – November 30, 2025	November 1 – December 31, 2025	January 15, 2026	February 2, 2026
	November 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
	November 1, 2025 – February 28, 2026	March 16, 2026	April 6, 2026
December 1 – December 31, 2025	December 1, 2025 – January 31, 2026	February 16, 2026	March 2, 2026
	December 1, 2025 – February 28, 2026	March 16, 2026	April 6, 2026
	December 1, 2025 – March 31, 2026	April 15, 2026	May 4, 2026
January 1 – January 31, 2026	January 1 – February 28, 2026	March 16, 2026	April 6, 2026
	January 1 – March 31, 2026	April 15, 2026	May 4, 2026
	January 1 – April 30, 2026	May 15, 2026	June 1, 2026
February 1 – February 28, 2026	February 1 – March 31, 2026	April 15, 2026	May 4, 2026
	February 1 – April 30, 2026	May 15, 2026	June 1, 2026
	February 1 – May 31, 2026	June 15, 2026	July 6, 2026

3. Reward Redemption.

- The Referrer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the HSBC Premier Double Your Rewards Member-Get-Member Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Referral Rewards. Referrer can get a copy of the HSBC Premier Double Your Rewards Member-Get-Member Promo Redemption Form their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- The Referral must also sign the same Redemption Form where the Referrer signed.
- The Referrer chooses PAL Mabuhay Miles as their Referral Rewards Option.
- The Referrer writes their Mabuhay Miles account number and the name of their Mabuhay Miles account.
- The Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.



- f. Referrers who received no Mabuhay Miles credits to their Mabuhay Miles account after receipt of the SMS notification may contact their Relationship Manager or call the HSBC Premier Hotline +63 (2) 8858-0800.
- g. All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines (PAL).
- h. PAL Mabuhay Miles terms and conditions apply.

For inquiries or complaints, please call HSBC's Customer Service at (02) 8858-0000 or (02)7976-8000 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, (International Access Code) + 800-100-85-800 international toll-free for selected countries/regions or talk to us through Chat by clicking on the icon at the bottom right of our homepage. If you want to find out more about HSBC's customer feedback procedures, please visit hsbc.com.ph/feedback.

Deposits are insured by PDIC up to P1,000,000 per depositor.

The Hongkong and Shanghai Banking Corporation Limited is regulated by the Bangko Sentral ng Pilipinas <http://www.bsp.gov.ph>

Promo runs from September 1, 2025 to February 28, 2026.
Per DTI Fair Trade Permit No. FTEB-235078. Series of 2025.

Issued by The Hongkong and Shanghai Banking Corporation Limited.