



## HSBC Premier Mastercard Samsonite Luggage Promo 2025 Terms and Conditions

1. **HSBC Premier Mastercard Samsonite Luggage Promo 2025** (the "Promo") shall run from October 15, 2025 to January 31, 2026 (the "Promo Period"). Spend period is 60 days from the card approval date (the "Promo Spend Period").
2. The Promo is open to qualified new-to-bank Premier customers applying for a new primary HSBC Premier Mastercard ("HSBC Credit Card") within the Promo Period through any of these channels (the "Qualified Cardholder"):
  - HSBC Branches nationwide, by applying under **HSBC Premier Mastercard Samsonite Luggage 2025**
  - Thru telesales callout, by applying under **HSBC Premier Mastercard Samsonite Luggage 2025**
3. A new-to-bank applicant is one who has no existing nor cancelled HSBC credit card in the last 15 months from the application date.
4. Under this Promo, the approved Qualified Cardholder ("Cardholder") shall be entitled to a Samsonite FYRM Spinner carry-on luggage, 55CM ("Welcome Gift") once the Cardholder has reached the minimum accumulated spend requirement of PHP40,000 using his/her newly approved and activated HSBC Credit Card within 60 days from card approval date.
5. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases<sup>1</sup>, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Cash advance, Quasi-cash<sup>2</sup>, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
6. HSBC will extract from its system and identify Cardholders with Qualified Spend and who have reached the Minimum Accumulated Spend Requirement following the table below on extraction cut-off dates and the coverage of posted accumulated transactions.

Coverage of Accumulated Posted Transactions	Extraction Cut-off Dates
October 15 to October 31, 2025	November 6, 2025
November 1 to November 30, 2025	December 5, 2025
December 1 to 31, 2025	January 6, 2026
January 1 to 31, 2026	February 5, 2026
February 1 to 28, 2026	March 6, 2026
March 1 to 31, 2026	April 6, 2026

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

*Coverage of Posted Accumulated transactions – dates when accumulated spend requirement was reached and posted in the approved HSBC Credit Card.*

<sup>1</sup> Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account.

<sup>2</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.

6. Cardholders will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records within 10 banking days from the extraction cut-off dates from the table above. The SMS notification will contain the following:
  - A unique Promo code
  - Rustan's Branch where the Welcome Gift can be claimed
  - Reward claim start date and end date ("Redemption Period"); and
  - Reminder to bring 1 valid ID upon pickup.
7. Cardholders can redeem their luggage at a pre-assigned Rustan's department store outlet. The customer must inform their relationship manager or the telesales agent of their preferred redemption outlet upon submission of their Premier Mastercard credit card application. Qualified cardholders can choose from any of the outlets below.

Assigned Branch for Pick Up	Address and Operating Hours
Rustan's Makati	Ayala Center, Ayala Avenue, Makati City 1226 Philippines  Operating Hours: (Regular Store Hours) Monday to Thursday 10:00 am to 08:00 pm Friday to Sunday 10:00 am to 09:00 pm
Rustan's Shangri-La Plaza	Shangri-La Plaza Mall, EDSA corner Shaw Boulevard, Mandaluyong City 1552 Philippines  Operating Hours: (Regular Store Hours) Monday to Sunday 10:00 am to 09:00 pm
Rustan's Cebu	Ayala Center, Bohol Avenue, Cebu City 6000 Philippines  Operating Hours: (Regular Store Hours) Monday to Sunday 10:00 am to 09:00 pm

8. HSBC's role under this promotion is limited to the facilitation of the offer. All matters relating to the processing of redemption requests and any issues or disputes arising therefrom shall be the sole responsibility of Rustan's. HSBC shall not be held liable for any loss or damage of the items once the redemption request has been submitted to Rustan's.
9. The cardholder may claim their Luggage in their selected Rustan's branch by showing the following:
  - SMS Message or Email Message from HSBC Philippines (as sender) containing Unique claim code informing customer that they are qualified to claim the luggage
  - Cardholder must also bring 1 valid ID to claim the product.
10. Redemption of the luggage will only be allowed within 30 days upon SMS receipt.
11. In case the cardholder cannot claim the Luggage personally, an authorized person may claim the Luggage in the place of the cardholder, subject to notifying their Relationship Manager. The authorized person must bring an authorization letter from the cardholder. 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 a copy of 1 valid ID of the cardholder and 1 valid ID of the authorized person.
12. By submitting a redemption request and providing the required personal information to Rustan's, the Cardholder expressly and voluntarily consents to the collection, use, processing, and sharing of his/her personal information by Rustan's for the purpose of fulfilling the redemption request. HSBC shall not have access to, nor be responsible for, the handling of such personal information once it is provided by the Cardholder directly to Rustan's

13. Cardholders or authorized representatives with incomplete requirements will not be allowed to redeem.
14. If the Cardholder spends less than the required accumulated spend in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any Welcome Gift.
15. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, Welcome Gift eligibility will be forfeited.
16. If the HSBC Credit Card under this Promo is cancelled within 24 months from its approval date, then the Cardholder agrees to pay a cancellation fee of P10,465.00. This amount shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.
17. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
18. The Welcome Gift will be covered by Samsonite's standard merchandise warranty. It is understood that HSBC shall not in any way be liable for any claims arising from the said merchandise warranty.
19. In the event that the item is to be phased out or stocks are fully depleted, the Qualified Cardholder may receive a substitute welcome gift of similar value. The substitute gift will be under the final discretion of HSBC Philippines.
20. It is the Qualified Cardholders' responsibility to safekeep the redemption information including the Unique Claim Code to avoid any redemption issues and fraudulent claims.
21. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
22. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome gift at any point of the application and/or approval process. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions. Applications made through other affiliates, online apps or platforms and booth locations not HSBC-authorized are not included in the Promo unless stated otherwise.
23. 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 Promo will be at HSBC's absolute discretion and will be final and binding on all participants with the concurrence of DTI. Disputes with respect to the Cardholder's eligibility, coverage dates, etc. shall be resolved by HSBC.
24. Cardholders should notify HSBC immediately or until 3 months after Promo Period End Date for any dispute regarding eligibility to the Promo. Disputes raised after the said period will be considered as invalid disputes.
25. Cardholders have until 3 months after promo spend period to report non receipt of SMS redemption notification related to this promo. Non receipt of the SMS redemption notification raised after the said period will not be granted.
26. The Terms and Conditions listed herein are governed by and construed in accordance with the laws of the Philippines.

Per DTI Fair Trade Permit No. FTEB-239595 Series of 2025.

Issued by The Hongkong and Shanghai Banking Corporation Limited. To contact HSBC for inquiries or complaints, call (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, talk to us through the Chat feature of our website [hsbc.com.ph](http://hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://hsbc.com.ph/feedback).

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