



HSBC Premier Mastercard Choose your Reward 2025 Terms and Conditions

1. **HSBC Premier Mastercard Choose your Reward 2025** (the "Promo") shall run from September 1, 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 Choose your Reward 2025**
 - Thru telesales callout, by applying under **HSBC Premier Mastercard Choose your Reward 2025**

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.
3. Applicants under **HSBC Premier Mastercard Choose your Reward 2025** will be given an option to choose one (1) of the welcome gifts below:
 - PHP10,000 worth of Philippine Airlines e-Gift Card via Giftaway
 - PHP10,000 worth of Shangri la at the Fort eGCs via Giftaway
4. Applicant must follow the steps below to choose a welcome gift:
 - If application is thru an HSBC Branch, applicant must inform the branch officer or relationship manager of their preferred offer upon submission of application.
 - If application is thru an telesales callout, applicant must inform telesales agent of their preferred offer upon submission of application.
5. Under this Promo, the approved Qualified Cardholder ("Cardholder") shall be entitled to avail of the chosen welcome gift once the Cardholder reaches the Minimum Accumulated Spend Requirement of PHP40,000 using his/her newly approved and activated HSBC Premier Mastercard within 60 days from card approval date.
6. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases¹, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period.
7. Excluded transactions are disqualified in the Promo. The following are considered as excluded transactions: Cash advance, Quasi-cash², Balance Transfer, Cash Installment Plan, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.

¹ 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.

² 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.

8. 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 accumulated posted transactions. Qualified Cardholders will receive an SMS notification informing them about their Welcome Rewards through his/her Philippine mobile number registered in HSBC's records.

Coverage of Accumulated Posted Transactions	Extraction Cut-off Dates
September 1 to 30, 2025	October 9, 2025
October 1 to 31, 2025	November 10, 2025
November 1 to 30, 2025	December 9, 2025
December 1 to 31, 2025	January 8, 2026
January 1 to 31, 2026	February 6, 2026
February 1 to 28, 2026	March 6, 2026
March 1 to 31, 2026	April 8, 2026
April 1 to 30, 2026	May 8, 2026

Transactions must be posted within the Promo Spend Period. Posting is done within 3-5 banking days after the transaction date. Coverage of Accumulated transactions – dates when accumulated spend requirement was reached by the approved HSBC Credit Card.

9. Cardholders who have Qualified Spend that meet the Minimum Accumulated Spend Requirement will receive an SMS notification within 7-10 banking days from the extraction cut-off dates from the table above through his/her Philippine mobile number registered in HSBC's records. The SMS will contain an eGC link that will direct to the page containing the eGC.
10. Redemption of eGC will only be valid for 90 days upon receipt. Once redeemed, customer can store the eGC as credits of the said merchant for future use. Unused Giftaway Universal Plus eGC after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption. eGC will be in the following denominations.

P10,000 worth of Philippine Airlines e-Gfit Card via Giftaway	P10,000 Denomination
P10,000 worth of Shangri la at the Fort eGCs via Giftaway	P5,000 Denomination

11. 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. Once the link expires, customer will no longer be able to access the eGC links. Redeemed eGC links are covered by the Terms and Conditions of Giftaway.
12. It is the Qualified Cardholder's responsibility to safekeep the eGC links to avoid any redemption issues and fraudulent claims.
13. If the Cardholder spends less than the accumulated spend requirement in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for the Welcome Rewards.
14. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, the offer will be forfeited and will not be awarded to the Cardholder.
15. If the HSBC Credit Card under this Promo is cancelled within 24 months from its approval date, then the Cardholder agrees that the amount of the Welcome Rewards amounting to PHP10,000 shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.

16. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
17. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
18. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome rewards 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.
19. 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.
20. 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.
21. Cardholders have until 3 months to report non receipt of reward or incentive related to this promo. Non receipt of reward raised after the said period will not be granted.
22. 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-235000 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, or visit hsbc.com.ph/feedback.

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