



HSBC Premier Raffle Promo Terms & Conditions:

1. The HSBC Premier Raffle Promotion ("Promo") is a joint program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Savings Bank (Philippines), Inc. ("HSBC Savings Bank") that runs from July 21, 2021 to January 31, 2022 ("Promo Period").
2. **Eligibility and Exclusions.** The HSBC Premier Raffle Promotion ("Promo") is open to all existing HSBC Premier customers ("HSBC Premier customer") excluding:
 - Premier via Salary or Premier via Employee Banking Solution accounts with no salary credit for 3 consecutive months.
 - New HSBC Premier customers who open an account starting May 1, 2021.
 - Officers and employees of HSBC in the Philippines, its advertising/PR agencies and its accredited service providers, including their relatives up to the second degree of consanguinity and affinity.
3. **Definition of Fresh Funds.** For the purpose of this Promo, the following will **not** be considered as "fresh funds":
 - Funds transferred and/or coming from HSBC and/or HSBC Savings Bank.
 - Funds from investment or insurance availments which have matured and are deposited into an HSBC account.
4. **For Investment products and Insurance products** through HSBC Insurance Brokers (Philippines) Inc. ("HSBC Insurance Brokers"), suitability requirements apply.

Dormant Accounts

5. **Definition of a dormant account.** A dormant account will need to be reactivated prior to an HSBC Premier customer making a transaction on the account and qualifying to earn raffle entries for this Promo.

For the purposes of this promo, a dormant account is defined as:

- a. A checking account with no customer-initiated transaction for at least 12 months; or
 - b. A savings account with no customer-initiated transaction for at least 24 months.
6. **Reactivation Process.** An HSBC Premier customer may request for reactivation of a dormant account by:
 - i. Going to any HSBC or HSBC Savings branch; or
 - ii. Calling the Premier hotline at any of the following numbers:
 - (+63 2) 8858-0800 from Metro Manila
 - +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines
 - (+63 2) 7976-8080 or +800-100-85-808 from overseas; or
 - iii. Sending a secured message thru Personal Internet Banking (PIB).

If all accounts of an HSBC Premier customer are dormant, a customer may request for the accounts to be reactivated by going to any HSBC branch.

Raffle Entries and Raffle Draw Guidelines

7. **Earning of Raffle Entries.** Eligible customers will earn electronic raffle entries for every new transaction made during the Promo Period:

Transaction / Activity*	Earned E-Raffle Entry/ies
New insurance or investment availment in Fresh Funds (any amount)	10 raffle entries
New insurance or investment availment (any amount)	5 raffle entries
Php5,000 minimum single-receipt purchase using your HSBC Credit Card ¹ or Debit Card	3 raffle entries

¹ HSBC Credit Cards are a product of HSBC Philippines.

Registration to HSBC Online Banking	3 raffle entries
Funds transfer, including bills payments, made thru Online or Mobile Banking (any amount)	1 raffle entry

* Product restrictions may apply.

Note: For dormant accounts, these should be reactivated before a transaction is made to earn a raffle entry.

- **For Investment and Insurance products**, it must meet the following criteria:
 - i. Invest in a Fixed Income Product² or avails of an eligible product from HSBC Insurance Brokers Philippines Inc³; and
 - ii. The product availed should be held for at least 12 months or more.
- **For Credit Card transactions**, card transactions must be made during the Promo Period and meet the minimum spend requirement indicated.

The following transactions are excluded from the promo:

- i. Cash advance⁴, Cash Installment Plan and Balance Conversion transactions
- ii. Split transactions (made at the same merchant on the same day). Only the first posted transaction shall earn raffle entries
- iii. Casino transactions, business-related transactions, cancelled/reversed and fraudulent transactions

Raffle entries earned by a supplementary credit cardholder shall be credited to the primary cardholder's account.

8. **Raffle Prizes and Draw.** There will be 6 raffle draws and a total of 7 winners with the following details.

Raffle Draw Date	Raffle Prize	Number of Winners	Covered Transaction Period
MINOR PRIZE DRAW			
September 14, 2021 (Tuesday)	El Nido Travel Voucher for 4D3N Stay at Miniloc Island for 2	1	July 21, 2021 to August 31, 2021
October 14, 2021 (Tuesday)	El Nido Travel Voucher for 4D3N Stay at Miniloc Island for 2	1	September 1 - 30, 2021
November 12, 2021 (Friday)	El Nido Travel Voucher for 4D3N Stay at Lagen Island for 2	1	October 1 - 31, 2021
December 14, 2021 (Tuesday)	El Nido Travel Voucher for 4D3N Stay at Lagen Island for 2	1	November 1 - 30, 2021
January 14, 2022 (Friday)	El Nido Travel Voucher for 4D3N Stay at Lagen Island for 2	1	December 1 - 31, 2021
MAJOR PRIZE DRAW			
February 14, 2022 (Monday)	El Nido Travel Voucher for 4D3N Stay at Pangulasian Island for 2	2	July 21, 2021 to January 31, 2022

- **El Nido Resort Travel Voucher inclusions:**
 - i. 4D3N Accommodation in an air-conditioned room
 - ii. Roundtrip Airfare via Airswift Special Flight (MNL-ELN-MNL)
 - iii. Complimentary Roundtrip transfers (Lio Airport Terminal, El Nido, Palawan – Resort v.v)
 - iv. Daily pre-set full board meals (excluding drinks)
 - v. Brewed coffee, tea and fresh fruit juices during breakfast
 - vi. Use of non-motorized water sports equipment
 - vii. Standard tours and activities
 - viii. Applicable taxes & service charge
 - ix. Travel Insurance for guests 7-75 years old

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

³ Eligible products refer to investment-linked insurance products. The bank will only refer you to HSBC Insurance Brokers (Philippines) Inc upon your request.

⁴ Includes quasi-cash transactions, which refers to transactions representing 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, and may also include transactions such as the transfer of funds under a wire transfer money order, the funding of accounts and such other transactions as determined by the relevant card association from time to time.

- **Raffle Prize Terms and Conditions:**

- i. The validity of the travel vouchers are as follows:

Raffle Draw Date	Travel Voucher Validity
September 14, 2021	December 20, 2022
October 14, 2021	January 19, 2023
November 12, 2021	February 17, 2023
December 14, 2021	March 21, 2023
January 14, 2022	April 21, 2023
February 14, 2022	May 22, 2023

Bookings can be made except for peak periods from December 22, 2021-January 5, 2022 and April 10-16, 2022.

- ii. Split stay or visits between resorts is not allowed for the time being
- iii. COVID-19 RT PCR “swab test” is required not earlier than 48 hours prior scheduled flight
- iv. Swab testing schedule and endorsement from resort will be provided (if via Qualimed Makati)
- v. Payment for the swab test will be made directly by the raffle winner at the clinic.
- vi. Guests of all ages are allowed to book except those with pre-existing health risks and comorbidities
- vii. Only guests with a negative RT-PCR test will be allowed to join the trip. In the event that any of the guests will receive a positive result, they may opt to rebook or refund without penalties
- viii. For voluntary cancellation not related to COVID-19 PCR results, room packages are non-refundable but re-bookable to the next scheduled flight. Free re-booking to future dates is allowed for voluntary cancellations up to 14 days prior the arrival date.
- ix. Not valid in conjunction with other resort promotions, discount vouchers, or privileges
- x. Additional fees such as environmental fees, security deposit, etc. may apply and will be shouldered by the raffle winner

9. **Generation of Raffle Entries.** HSBC and HSBC Savings Bank shall generate the raffle entries electronically 3-5 banking days before the raffle draw date. Electronic raffle numbers will be randomly assigned to the earned raffle entries prior to the actual drawing of winners.
10. The raffle draws will be held at 5PM through Zoom in the presence of HSBC and DTI representatives.

Raffle Prize Guidelines

11. A customer can only win one minor prize during the raffle promo. If a minor prize winner has earned other raffle entries, these are still eligible to be part of the major raffle draw.
12. If the winner’s HSBC Premier account is a child account (ie. Premier-In-Trust For, Junior Pack or NextGen account), prize shall be awarded to the HSBC Premier parent account.
13. The raffle prizes are transferrable, non-convertible to cash, cash advance, or kind and are subject to prize tax if reward is more than PHP10,000. The prize tax will be shouldered by HSBC and HSBC Savings Bank.
14. Winners shall be notified via telephone, registered mail and e-mail within two (2) weeks from the raffle draw date. Notification will be made through the existing contact details contained in the records / system of HSBC and HSBC Savings Bank.
15. To claim the prize, winners must submit the following documents thru their Relationship Manager within 60 days from customer notification:
 - Copy of the notification letter from HSBC or HSBC Savings Bank

- Signed quit claim, prepared by HSBC or HSBC Savings Bank, that was sent along with the notification letter
- Photocopy of a valid government-issued ID with photo (ex. TIN ID card, Driver's license, etc.)
- Valid Tax Identified Number (TIN). Winners must submit their TIN to claim their prizes. Winners who do not have TIN would need to secure a one-time TIN from the Bureau of Internal Revenue.

* Authorized representatives must bring an Authorization letter and a valid government-issued ID along with the above requirements.

Prizes will be forfeited in favor of HSBC with prior DTI approval if the winners fail to redeem/claim or submit the required documents for the prize within 60 days from receipt of notification.

16. The winners authorize HSBC and HSBC Savings Bank to disclose and publish their names, photos and other particulars as determined by HSBC to any person/s and in any mode or manner, as HSBC and HSBC Savings Bank may deem appropriate. Participating in this Promo and/or claiming of the raffle prize shall amount to consent to disclose the Cardholder's personal data.

Promo Restrictions

1. **Joint Accounts.** Only one joint accountholder who fulfills the criteria may be eligible to earn the raffle entry/ies, and the remaining accountholders shall no longer be eligible. The raffle entry/ies will be given to the accountholder whose mobile number is in our system for the joint account.
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 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.** Customers' transactions shall be disqualified from the Promo without need of prior notice in the following cases:
 - a. The Customers' 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 during the Promo Period; or
 - c. The Customer closes his/her HSBC Credit Card or HSBC Premier Debit card during the Promo Period; or
 - d. The Customer withdraws, pre-terminates, sells, or otherwise redeems his/her funds within 12 months from activation and deposit, investment or insurance placement (based on the product availed). In this case, corresponding transaction fees will also apply:
 - i. For Investments. If the Investment/s are sold within 12 months from HSBC Premier activation and deposit, 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 activation and deposit, 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 and HSBC Savings Bank is unable to deduct the corresponding amount from the Customer's account for any reason, HSBC and HSBC Savings Bank 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 a Winner's transactions meet any of the cases mentioned above, the corresponding cost of the raffle prize awarded will be charged to the Customer.
4. The incentives under this Promo cannot be availed of jointly with benefits under any other on-going HSBC and HSBC Savings Bank promotion.
5. HSBC Premier Terms and Conditions 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.
 - a. HSBC Premier Terms and Conditions are found at:
<https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/general-terms-and-coditions.pdf>

- b. HSBC Savings Bank Premier Terms and Conditions are found at:
<https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/general-terms-and-coditions-for-saving-bank.pdf>
- 6. In the event of a dispute arising out of this Promo, the decision of HSBC and HSBC Savings Bank shall be final with prior DTI approval.

Per DTI Fair Trade Permit No. 122915, Series of 2021.

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