



HSBC Premier Mastercard eGift Acquisition Promo 2024 Terms and Conditions

1. **HSBC Premier Mastercard eGift Acquisition Promo 2024** (the "Promo") shall run from October 23, 2024 to February 28, 2025 extended until March 31, 2025 (the "Promo Period"). Spend period is 60 days from the card delivery date (the "Promo Spend Period").
2. The Promo is open to qualified Premier customers applying for a new primary HSBC Premier Mastercard ("HSBC Credit Card") within the Promo Period and who has no existing nor cancelled HSBC Credit Card within the last 15 months from credit card application date (the "Qualified Cardholder").
3. Under this Promo, the Qualified Cardholder shall be entitled to PHP6,000 Universal Plus Giftaway eGCs ("Welcome Rewards") provided that the Cardholder has reached the Minimum Accumulated Spend Requirement of PHP 18,000 using his/her newly approved and activated HSBC Premier Mastercard Credit Card ("Promo Spend") within the Promo Spend Period.

Credit Card Type	Minimum Accumulated Spend Requirement	Promo Spend Period	Welcome Rewards
HSBC Premier Mastercard	PHP 18,000	60 days from the card delivery date	PHP6,000 Universal Plus Giftaway eGCs

4. 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.
5. 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.
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 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
October 23, 2024 to October 31, 2024	November 11, 2024
November 1, 2024 to November 30, 2024	December 10, 2024
December 1, 2024 to December 31, 2024	January 10, 2025
January 1, 2025 to January 31, 2025	February 10, 2025

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.

February 1, 2025 to February 28, 2025	March 10, 2025
March 1, 2025 to March 31, 2025	April 10, 2025
April 1, 2025 to April 30, 2025	May 5, 2025
May 1, 2025 to May 31, 2025	June 9, 2025

*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.*

7. 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.
8. 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. eGC will be in denominations of PHP 1000 each. Unused Giftaway Universal Plus eGC 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. 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.
9. It is the Qualified Cardholder's responsibility to safekeep the eGC links to avoid any redemption issues and fraudulent claims.
10. 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.
11. 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.
12. 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 PHP6,000 shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.
13. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
14. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
15. 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.
16. 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.

17. Cardholders should notify HSBC immediately or until 6 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.
18. 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-205607 Series of 2024.

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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