



### **HSBC Terms & Conditions:**

1. The HSBC 150<sup>th</sup> Anniversary Premier Acquisition and Member-Get-Member Promotion with Wealth Kicker ("Promo") is a new-to-HSBC Premier acquisition and member-get-member program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") and HSBC Investment and Insurance Brokerage, Philippines Inc. ("HSBC Wealth") that runs from March 1, 2025 to August 31, 2025 ("Promo Period").
2. The incentives offered under this Promo cannot be availed of jointly with benefits under any other on-going HSBC Premier Acquisition and Member-Get-Member Promo, HSBC Premier Enhanced Member-Get-Member Promo, or HSBC Premier Fresh Funds Promo.
3. 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"** ("Availer") means a customer who is either an Existing Non-HSBC Premier Customer or a Non-existing HSBC Customer who meets the HSBC Premier Acquisition Promo's Eligibility Requirements.
  - d. **"Referrer"** means all existing HSBC Premier customers who maintain their Premier status and makes a Successful Referral within the Promo Period.
  - e. **"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."
  - f. **"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.
4. HSBC Premier's and HSBC Wealth's 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](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/general-terms-and-coditions.pdf>. HSBC Wealth Terms and Conditions are found at [Wealth Management | Protect You and Your Family - HSBC PH](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/hsbc-wealth-terms-conditions.pdf>.
5. In the event of a dispute arising out of this Promo, the decision of HSBC shall be final with concurrence of DTI.

### **A. HSBC Premier Acquisition Promo**

1. The HSBC Premier Acquisition Promotion ("Acquisition Promo") is open to all New-to-HSBC Premier Customers ("Availer"). The Acquisition Promo is open to customers opening/upgrading sole or joint accounts. For joint accounts, at least one of the joint accountholders must meet the Eligibility Requirements. In case more than one joint accountholder meets the Eligibility Requirements, only one may redeem the Welcome Rewards.



2. The Acquisition Promo is also open to the following non-TRB-maintaining accounts, subject to the Eligibility Requirements: HSBC Premier children accounts (Premier In-Trust For, Junior Pack, and NextGen accounts), Premier Partner, Premier Parent, Premier via Salary, Premier via Employee Banking Solution, and Premier via Home Loan. For HSBC Premier children availers, their parents / legal guardians should consent to their children / wards availing the Promo by signing the appropriate section in the Acquisition Promo Redemption Form. Redemption Forms are available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
3. **Eligibility Requirements.**
  - 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 second month from account opening date;
    - iii. maintains Php3,000,000 TRB for 12 months from the account opening date; and
    - iv. 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 second month from account upgrade date;
    - iii. maintains Php3,000,000 TRB for 12 months from the account upgrade date; and
    - iv. has an existing PH mobile number registered in HSBC's records.
4. **Welcome Rewards Options.** Availers may redeem their Welcome Rewards either in the form of Rustan's Department Store ("Rustan's") GCs or Philippine Airlines ("PAL") Mabuhay Miles. They can indicate their choice of Welcome Rewards through the Acquisition Promo Redemption Form. Welcome Rewards are not convertible to cash.

<b>Welcome Rewards Tier</b>	<b>TRB in Fresh Funds Requirement</b>	<b>Welcome Rewards</b>
Tier 1	Php3,000,000 to Php14,999,999.99	Php20,000 worth of Rustan's GC or 22,000 PAL Mabuhay Miles
Tier 2	Php15,000,000 to Php29,999,999.99	Php150,000 worth of Rustan's GC or 155,000 Mabuhay Miles
Tier 3	Php30,000,000 to Php149,999,999.99	Php300,000 worth of Rustan's GC or 320,000 Mabuhay Miles
Special 150 <sup>th</sup> Tier ("Special Tier")	Php150,000,000 and above	Php870,000 worth of Rustan's GC or 1,000,000 Mabuhay Miles

5. **Disqualification and Penalty/ies.** In the cases detailed below, Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Welcome Rewards received by the Availer from their account without need of prior notice (i.e., Tier 1 – Php20,000, Tier 2 – Php150,000, Tier 3 – Php300,000, and Special Tier – Php870,000).
  - a. The Availer's funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.



- b. The Availer closes their HSBC Premier relationship within 12 months from date of account opening or upgrade; or
- c. The Availer's TRB falls below the minimum Php3,000,000 TRB requirement at any time within 12 months from date of account opening or upgrade.

For cases where the Availer received Welcome Rewards corresponding to Welcome Rewards Tiers 2, 3, and Special Tier and the Availer's TRB falls below their Welcome Rewards Tier requirement, only the difference between the Availer's initial Welcome Rewards and the lower tier's Welcome Rewards will be deducted (e.g., Availer receives Tier 2 Php150,000 Welcome Rewards but falls below the Php15,000,000 minimum TRB requirement. The penalty will be the Php130,000 difference between the Welcome Rewards of Tiers 1 and 2).

If the Availer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Availer'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 Availer if no Welcome Rewards claims has been made.

6. Availers should notify HSBC up to 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.

## **B. HSBC Premier Member-Get-Member Promo**

1. The HSBC Premier Member-Get-Member Promotion ("MGM Promo") is open to all existing HSBC Premier customers who maintain their Premier status, make a Successful Referral within the Promo Period, and have an existing PH mobile number registered in HSBC's records ("Referrer").
2. **Definition of a Successful Referral.** A Successful Referral is defined as the referral of a New-to-HSBC Premier Customer who avails of the Acquisition Promo ("Referral"). For purposes of this MGM Promo, the following will not be considered as Successful Referrals:
  - A Referral who opens an account jointly with the Referrer,
  - A Referral who is acquired through any other on-going HSBC Premier Acquisition and Member-Get-Member Promo, HSBC Premier Enhanced Member-Get-Member Promo, HSBC Premier Fresh Funds Promo, a walk-in, or an unsolicited referral/s (i.e. not referred by an existing Premier customer or HSBC staff),
  - 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,
  - Premier via Home Loan, or
  - Premier Staff accounts.
3. The Referral can open a sole or joint account. For joint accounts, regardless of the number of joint account holders that meet the Acquisition Promo Eligibility Requirements, only one (1) will be counted as a Successful Referral.



4. Officers and employees of HSBC, HSBC Wealth, its subsidiaries, and other members of the HSBC Group are disqualified from the MGM Promo.
5. **Referral Rewards Options.** Referrers may redeem their Referral Rewards either in the form of Rustan's GCs or PAL Mabuhay Miles. They can indicate their choice of Referral Rewards through the Member-Get-Member Promo Redemption Form, which is available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. Referral Rewards are not convertible to cash.

	<b>Referral Rewards</b>
Every Successful Referral	Php10,000 worth of Rustan's GC or 10,600 PAL Mabuhay Miles
Every 3 <sup>rd</sup> Successful Referral	Additional Php15,000 worth of Rustan's GC or 15,900 PAL Mabuhay Miles

6. **Disqualification and Penalty/ies.** For instances where the Successful Referrals of the Referrer are disqualified from the Acquisition Promo as described in section A under "Disqualification and Penalty/ies," and the Referrer has already claimed their Referral Rewards, the Referrer agrees that the amount equivalent to the Referral Rewards the Referrer received shall be debited from their account without need of prior notice (i.e., for every Successful Referral that is disqualified – Php10,000, and for every 3<sup>rd</sup> Successful Referral that is disqualified – additional Php15,000). 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 Referral Rewards claims has been made.

Sample computations are illustrated below for penalties:

- a. If the Referrer has two (2) Successful Referrals, and out of these, below disqualification/s take/s place:

1 disqualified Successful Referral	Debit Php10,000
2 disqualified Successful Referral	Debit Php20,000

- b. If the Referrer has three (3) Successful Referrals, and out of these, below disqualification/s take/s place:

1 disqualified Successful Referral	Debit Php25,000
2 disqualified Successful Referrals	Debit Php35,000
3 disqualified Successful Referrals	Debit Php45,000

- c. If the Referrer has five (5) Successful Referrals, and out of these, below disqualification/s take/s place:

1 disqualified Successful Referral	Debit Php10,000
2 disqualified Successful Referrals	Debit Php20,000
3 disqualified Successful Referrals	Debit Php45,000
4 disqualified Successful Referrals	Debit Php55,000
5 disqualified Successful Referrals	Debit Php65,000



7. Referrers should notify HSBC up to 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.

### **C. HSBC Wealth Kicker**

1. **Eligibility Requirements.** The HSBC Wealth Kicker (“Wealth Kicker”) is open to all Tier 1, Tier 2, and Tier 3 Availers who place their fresh funds deposit in any of the following eligible Investment and Insurance products (“HSBC Wealth Products”) by the end of the second month from account opening or upgrade date:
  - i. Fixed Income Products (excluding Treasury Bills<sup>1</sup>)
  - ii. Mutual Funds (excluding money market and short duration funds with no broker’s fee charge from HSBC Wealth)
  - iii. Unit Investment Trust Funds (UITF) (excluding money market and short duration funds with no broker’s fee charge from HSBC Wealth)
  - iv. Investment-linked Insurance (Single Premium)

The Wealth Kicker is not open to Special Tier Availers.

2. **Kicker Rewards Options.** Availers may redeem their Kicker Rewards either in the form of Rustan’s GCs or PAL Mabuhay Miles. They can indicate their choice of Kicker Rewards through the Wealth Kicker portion in the Acquisition Promo Redemption Form. Kicker Rewards are not convertible to cash.

<b>Kicker Rewards Tier</b>	<b>TRB in Fresh Funds Requirement</b>	<b>Kicker Rewards</b>
Kicker A	Php1,000,000 to Php14,999,999.99	Php5,000 worth of Rustan’s GC or 5,300 PAL Mabuhay Miles
Kicker B	Php15,000,000 and above	Php30,000 worth of Rustan’s GC or 31,800 Mabuhay Miles

3. **Disqualification and Penalty/ies.** In the cases detailed below, Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Kicker Rewards received by the Availer from their account without need of prior notice (i.e., Kicker A – Php5,000 and Kicker B – Php30,000).
  - a. The Availer’s funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.
  - b. The Availer closes their HSBC Premier relationship within 12 months from date of account opening or upgrade; or
  - c. The Availer’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 Availer’s account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Availer’s account for any reason, HSBC shall have the right to place the

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<sup>1</sup> Treasury Bills (“T-Bills”) are Peso-denominated short-term government securities issued by the Bureau of Treasury.



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 Availer if no Kicker Rewards claims has been made.

4. Availers should notify HSBC up to 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.

## **D. Redemption Guidelines**

### **Rustan's GCs - Redemption Guidelines**

1. **The Rewards.** Availers who claim their GCs from May 1, 2025 to December 31, 2025 will receive Rustan's Gift Certificates. Availers 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. Availers may claim their GCs from any of the following Rustan's branches:

- a. Ayala Center Makati
- b. Shangri-la Plaza
- c. Ayala Alabang
- d. Gateway
- e. Ayala Center Cebu
2. **Rewards Notification.** Availers/Referrers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records, on the first banking day of the next month after the cut-off date in which their submission of the Acquisition/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.

If the Availer/Referrer does not receive an SMS notification on the below SMS Notification Dates for Rewards, they should reach out to their Relationship Manager for assistance. If they do not reach out within 6 months from their respective SMS Notification Date for Reward, the Availer/Referrer forfeits their Reward.

Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage (Fresh Funds Deposit and Kicker Placement, as applicable)	Cut-off Dates	SMS Notification Date for Rewards
March 1 – March 31, 2025	March 1 – April 30, 2025	May 15, 2025	June 2, 2025
	March 1 – May 31, 2025	June 16, 2025	July 1, 2025
April 1 – April 30, 2025	April 1 – May 31, 2025	June 16, 2025	July 1, 2025
	April 1 – June 30, 2025	July 15, 2025	August 1, 2025
May 1 – May 31, 2025	May 1 – June 30, 2025	July 15, 2025	August 1, 2025



	May 1 – July 31, 2025	August 15, 2025	September 1, 2025
June 1 – June 30, 2024	June 1 – July 31, 2025	August 15, 2025	September 1, 2025
	June 1 – August 31, 2025	September 15, 2025	October 1, 2025
July 1 – July 31, 2025	July 1 – August 31, 2025	September 15, 2025	October 1, 2025
	July 1 – September 30, 2025	October 15, 2025	November 3, 2025
August 1 – August 31, 2025	August 1 – September 30, 2025	October 15, 2025	November 3, 2025
	August 1 – October 31, 2025	November 17, 2025	December 1, 2025

3. **Redemption period.** Availers/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.**

- The Availer/Referrer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Acquisition/ Member-Get-Member Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome/Referral Rewards. Availer/Referrer can get a copy of the Acquisition/ Member-Get-Member Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- The Availer/Referrer chooses Rustan's as their Welcome/Referral Rewards Option.
- The Availer/Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers/Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
- The Availer/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 Availer/Referrer must also bring 2 valid IDs to claim the GCs.

In case the Availer/Referrer cannot claim the GCs personally, an authorized person may claim the GCs in the place of the Availer/Referrer, subject to notifying their Relationship Manager. The authorized person must bring an authorization letter from the Availer/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 Availer/Referrer and 2 valid IDs of the authorized person.

- The Availer/Referrer/authorized person will be subject to Rustan's process for claiming GCs. After which, Rustan's will release the GCs to the Availer/Referrer/authorized person.
- Availers/Referrers/authorized persons without the unique Promo code/s will not be allowed to claim the GCs. Availers/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.
- All questions or disputes regarding the redeemed products and/or services shall be resolved by Rustan's.
- Rustan's GC terms and conditions apply.





## PAL Mabuhay Miles – Redemption Guidelines

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

If the Availer/Referrer does not receive an SMS notification on the below SMS Notification Dates for Rewards, they should reach out to their Relationship Manager for assistance. If they do not reach out within 6 months from their respective SMS Notification Date for Reward, the Availer/Referrer forfeits their Reward.

Account opening and upgrade date coverage	Fulfillment of Promo Eligibility Requirements date coverage	Cut-off Dates	SMS Notification Date for Rewards
March 1 – March 31, 2025	March 1 – April 30, 2025	May 15, 2025	June 2, 2025
	March 1 – May 31, 2025	June 16, 2025	July 1, 2025
April 1 – April 30, 2025	April 1 – May 31, 2025	June 16, 2025	July 1, 2025
	April 1 – June 30, 2025	July 15, 2025	August 1, 2025
May 1 – May 31, 2025	May 1 – June 30, 2025	July 15, 2025	August 1, 2025
	May 1 – July 31, 2025	August 15, 2025	September 1, 2025
June 1 – June 30, 2024	June 1 – July 31, 2025	August 15, 2025	September 1, 2025
	June 1 – August 31, 2025	September 15, 2025	October 1, 2025
July 1 – July 31, 2025	July 1 – August 31, 2025	September 15, 2025	October 1, 2025
	July 1 – September 30, 2025	October 15, 2025	November 3, 2025
August 1 – August 31, 2025	August 1 – September 30, 2025	October 15, 2025	November 3, 2025
	August 1 – October 31, 2025	November 17, 2025	December 1, 2025

### 3. Reward Redemption.

- a. The Availer/Referrer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Acquisition/Member-Get-Member Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome/Referral Rewards. Availer/Referrer can get a copy of the Acquisition/Member-Get-Member Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- b. The Availer/Referrer chooses PAL Mabuhay Miles as their Welcome/Referral Rewards Option.
- c. The Availer/Referrer writes their Mabuhay Miles account number and the name of their Mabuhay Miles account.





- d. The Availer/Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers/Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
- e. Availers/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.
- f. All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines (PAL).
- g. 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](http://hsbc.com.ph/feedback).

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

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Contact Information:

BSP: <https://www.bsp.gov.ph/>

SEC Markets and Securities Regulation Department (MSRD): 8818-7164 or email: [msrdsubmission@sec.gov.ph](mailto:msrdsubmission@sec.gov.ph).

IC Main Office: 1071 United Nations Avenue, Ermita Manila, 1000: (02) 8523-846

Promo runs from March 1, 2025 to August 31, 2025.

Per DTI Fair Trade Permit No. FTEB-215355. Series of 2025.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Investment and Insurance Brokerage, Philippines Inc.