



Life's Premier Philippines App Terms and Conditions

1. About the App

The Life's Premier Philippines App (the "Mobile App") is a mobile application operated through a third-party service provider, Thriwe. The Mobile App allows eligible users to view and book complimentary services that are made available to them.

2. Eligibility And Access

Access to the Mobile App is free for all eligible customers. The Mobile App and its service is limited to the following customers (the "Customers"):

- a) HSBC Philippines' Premier customers who maintain a Total Relationship Balance¹ (TRB) of at least PHP 3,000,000 (or its foreign currency equivalent);
- b) Primary Premier Travel Card Cardholders.

Primary Premier Travel Card Cardholders should be in good credit standing, in accordance with HSBC Terms and Conditions. Customers who do not meet these requirements may not be able to access or use the Mobile App or its services.

Eligible customers will receive a unique membership ID via SMS, Viber, or Email, which they can use to register for the mobile app.

3. Complimentary Services

The Mobile App offers certain services on a complimentary basis, depending on the HSBC product held by the Customer. Customers with multiple accounts or HSBC products shall be entitled to only receive the entitlement for one product or account only, being the highest applicable entitlement. The type of services available, and the number of complimentary bookings allowed per service are determined by the Customer's eligible product, as outlined in the table below:

HSBC Product	Category	Benefits	Entitlement
HSBC Premier maintaining at least PHP 3,000,000 TRB	Golf Booking	Golf (Play/Learn)	2 golf games per year
HSBC Premier Travel Card	Golf Booking	Golf (Play/Learn)	2 golf games per year
	Travel	Airport Lounge Access	10 per year
	Travel	Airport Meet & Greet	2 per year
	Travel	Airport Transfer	2 per year

Notes:

- 1. All entitlements are valid per calendar year and will reset on the 1st day of January every year.

¹ 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

2. Customers can still book services through the Mobile App beyond their annual entitlement. Any such bookings will be charged to the Customer and must be paid out of pocket using their HSBC account.
3. All bookings cancelled by the customers outside the applicable cancellation window and “no shows” will be considered “used” and deducted from the Customer’s entitlement.
4. Customers may only hold one active booking per service at any given time. Different services may be booked simultaneously; however, a customer must either cancel an existing booking within the applicable cancellation window or wait until the service has been completed before booking the same service again.
5. Once a booking has been made, customers cannot modify it. If a customer wishes to make changes, they must cancel the existing booking and place a new one, while observing the applicable cancellation window for each service.
6. The list of participating merchants is available in the Mobile App and may be updated or changes at any time without prior notice.

4. Changes to Complimentary Entitlements

Complimentary service entitlements vary depending on the HSBC product held by the Customer. If a Customer adds or changes to a different eligible product, his/her entitlements may be adjusted according to Section 3. However, note that the maximum annual complimentary service for Golf is limited to two (2) per year. Once the Customer has fully used this entitlement, no additional complimentary uses of Golf will be granted for the same year, even if the Customer avails of another HSBC product.

5. Loss of Eligibility

If the Customer no longer holds any eligible HSBC products, his/her access to the Mobile App and all complimentary services will be revoked.

6. Customer Responsibilities

Customers are responsible for their use of the Mobile App and any services booked through it. This includes ensuring the proper and lawful use of services and appropriately limiting any personal data shared with the Mobile App or service providers. Customers acknowledge that they are responsible for the security of their account and the accuracy of any information submitted through the Mobile App.

7. Disclaimer

HSBC is not a supplier of any goods or services provided through the Mobile App. All services are provided by the respective service providers, and HSBC accepts no liability for the quality or safety of any such services. Customers use these services at their own risk.

For any concerns regarding the booking of services, customers may contact any of the channels below, regardless of their location:

Email: hsbcpremier@thriwe.com

Hotline: +632 8626 3046

Customer support is available at all times (24/7), except for Golf-related queries, which are available only from 10:00 AM to 7:00 PM (MNL Time).

8. Service Specific Terms and Conditions

Use of the Mobile App and / or its services is also subject to the terms and conditions of each individual service offered through the Mobile App, as well as HSBC's Term and Conditions.

By using the Mobile App or any of the services listed below, Customers agree to comply with all such terms in addition to these Terms and Conditions:

A. Golf Terms and Conditions

1. Complimentary golf rounds may be redeemed at participating golf clubs in the following countries:

- Philippines
- Hong Kong
- USA
- Japan
- Australia
- UK
- Canada
- France
- Spain
- Thailand

List of participating golf clubs is subject to change without prior notice. Customers may also book golf rounds at other countries outside of this list, but such booking must be paid for by the customer using their HSBC debit or credit card.

2. Facility rules and regulations are applicable.
3. Booking confirmation is subject to the booking window and slot availability at the course.
4. Customers can avail 1 golf game per course per month. Customers can make up to 4 bookings per month across all available golf courses.
5. Payment for the additional guest, cart, caddie, and any other add-ons will be made directly at the golf course using their HSBC Premier Credit or Debit card.
6. All add-ons are subject to availability at the golf course.
7. Booking request must be made at least 15 days and at most 30 days prior to the date of play.
8. All bookings cancelled by the customers must be made 4 days prior to the date of play for international bookings, and 3 days for domestic to avoid a "no-show" tagging.

B. Airport Lounge Terms and Conditions

1. Eligible Customers must present the following at the participating Priority Pass airport lounges to avail of the service:
 - a. HSBC Premier Travel Card and quote "Priority Pass", or their Priority Pass Digital Membership Card; and
 - b. Their boarding pass.
2. For a full list of the airport lounges, you may visit <https://www.prioritypass.com>.
3. Customers can extend the complimentary lounge access to a guest provided that the Customer is physically present with their guest.
4. If a Customer exceeds the complimentary lounge access entitlement provided by HSBC, they can still avail of lounge access at a rate of USD35 per visit which will be charged to his/her HSBC Credit Card.
5. This is subject to the Priority Pass Conditions of Use found at <https://www.prioritypass.com/conditions-of-use>.

C. Airport Meet and Greet Terms and Conditions

1. Complimentary Airport Meet and Greet may be redeemed in the following participating airports:
 - Dubai (DXB)
 - London (LHR)
 - Singapore (SIN)
 - Amsterdam (AMS)
 - Abu Dhabi (AUH)
 - Bangkok (BKK)
 - Kuala Lumpur (KUL)

List of participating airports is subject to change without prior notice. Customers may also book Airport Meet and Greet service at other airports outside of this list, but such booking must be paid for by the customer using their HSBC debit or credit card.

2. The Service must be booked minimum 72 hours and maximum 30 days advance via the platform with accurate flight and contact details to ensure proper coordination:
 - Service begins at the agreed meeting point and time specified in your booking.
 - The Service Provider will attempt to expedite processes such as immigration, security, and customs assistance wherever permitted by local airport authorities; however, no guarantee is provided that Fast Track or expedited clearance will be available at all airports or at all times.
 - Passengers must arrive at airports with sufficient time before scheduled flights and comply with airline/airport check-in and boarding deadlines.
 - Passengers are responsible for carrying valid travel documents (passport, visa, tickets, etc.).

- You must provide accurate details during booking; any failure to do so may result in delays or inability to provide services.
- 3. All bookings cancelled by the customers may be made up to 36 hours before the scheduled service commencement to avoid a “no-show” tagging.

D. Airport Transfer

1. List of participating airports is subject to change without prior notice.
2. All Services must be booked in minimum 72 hours and maximum 30 days advance via the platform with accurate details including pickup/drop-off location, flight details (if applicable), and passenger information.
For Airport Pickups, Flight Tracking may be used to adjust pickup timing based on delays or early arrivals where available. A complimentary waiting period of 60 minutes is included, after which the service will be marked as “no-show”.
For airport drop-off, a 30-minute complimentary wait time is included, after which the service will be marked as a “no-show”.
3. Free cancellation until 24 hours prior to booking date and time, subsequent to which the booking will be marked as “no-show”.

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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