HSBC and Caltex 2026 Holiday Raffle Promo Terms and Conditions

1. The **HSBC and Caltex 2026 Holiday Raffle Promo** (the "Promo") shall run from **November 23, 2026 to March 31, 2027** (the "Promo Period").
2. The Promo is open to all primary and supplementary Credit Cardholders of HSBC Philippines (referred to as the “Cardholder/s”) whose credit cards are active and in good credit standing during the Promo Period and at the time of the raffle draw. For the avoidance of doubt, a card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw, or terminate the card pursuant to the HSBC Card. Terms and Conditions as well as Legal and Compliance Policy considerations.
3. Accepted cards are as follows: HSBC Live+ Visa, HSBC Red Mastercard, HSBC Premier Mastercard, HSBC Premier Travel Mastercard, HSBC Classic Visa, HSBC Classic Mastercard, HSBC Gold Visa, and HSBC Advance Visa Credit Cards. Debit and Corporate cards are excluded from the Promo.
4. Employees of HSBC in the Philippines and Chevron Philippines Inc. and other Chevron companies in the Philippines, their advertising/PR agencies and their accredited service providers, contractors, retailers, suppliers or business partners, station owners, including their relatives up to the second degree of consanguinity or affinity are disqualified from joining the Promo.
5. To participate in the Promo, the eligible Cardholder must successfully register during the Promo Period.

   To register for the Promo:

   a. Eligible Cardholder will receive an invitation to participate in the Promo via SMS/Viber/HSBC Philippines app push notification (“PN”) and email registered in HSBC’s records by Promo start date or SMS/Viber/PN and email reminder within the Promo Period
   b. To register, the Cardholder should fill out and submit the online registration form using the unique link that will be sent via SMS/Viber/PN and email. A confirmation message will appear upon successful online registration.
6. By registering for the Promo, the Cardholder:
   a. warrants that he/she is responsible for, voluntarily providing, and consenting to the collection and processing of personal information pursuant to the Promo
   b. acknowledges that he/she has read, understood and agrees to the Promo’s Terms and Conditions.
7. A Cardholder will earn the following raffle entries for transactions made at Caltex’ participating stations within the Promo Period:
   a. Five (5) electronic raffle entries on the first single-receipt transaction every month (any amount).
   b. One (1) electronic raffle entry for every succeeding Php1,000 charged in a single-receipt transaction
8. There will be one (1) raffle draw on **April 14, 2027** with eight (8) winners drawn in the presence of a DTI representative, Each winner will receive **PHP 50,000 in Caltex StarCash Credits**, as detailed below:

Raffle Prize	# of Winners
PHP50,000 Caltex StarCash Credits	8

9. Metro Manila winners of Caltex StarCash Credits may claim at 5th Corporate Center, 3058 5th Ave. West, Bonifacio Global City Taguig. If winners are from Cebu / Davao, then claiming will be at the branches of HSBC Cebu or HSBC Davao. Claiming can be done on working days, from Monday – Friday, from 10am-4pm and should inform the Campaign

Manager 1 week prior to the arrival at HSBC Centre or HSBC Cebu or HSBC Davao to claim their prize. Other redemption details will be included in the notification letter to the winners.

10. A Cardholder can win only once during the raffle. If the name of a primary Cardholder and its supplementary Cardholder under the same HSBC Credit Card account are both drawn on a raffle date, only the primary Cardholder will be awarded the prize.
11. HSBC shall generate the raffle entries electronically on April 7, 2027, four (4) banking days before the raffle draw date.
12. The Cardholder's winning raffle entry will be validated against HSBC's records. The Cardholder's account must be active and in good credit standing at the time of the raffle draw. Otherwise, another winner will be drawn.
13. Within one (1) week after the draw date, the winners shall be notified by telephone and registered mail following the Cardholder's existing contact details contained in HSBC's records/system.
14. By participating in this Promo, the winners authorize HSBC 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 may deem appropriate.
15. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the raffle prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
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, number of raffle entries, coverage dates, etc. shall be resolved by HSBC.
17. Announcement of the winners shall be published on the HSBC website after the draw.

Per DTI Fair Trade Permit No. FTEB-272923 Series of 2026

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