HSBC

HSBC Premier Top-up Promotion - Credit Card Cashback or Philippine Airlines Mabuhay Miles Terms & Conditions:

1. The HSBC Premier Top-up Promotion - Credit Card Cashback or Philippine Airlines Mabuhay Miles ("Promo") is an existing-to-HSBC Premier program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") that runs from August 1, 2026 to October 31, 2026 ("Promo Period"). Spend period is 60 days from the card approval date ("Promo Spend Period").
2. For the purposes of this Promo, the following terms shall be defined as follows:
    a. **"Existing HSBC Premier Customer"** means an HSBC customer with an HSBC Premier relationship who maintains their respective Premier eligibility requirements as dictated in the HSBC Premier Terms and Conditions at least 60 days before they deposit their Fresh Funds for the Promo .
    b. **"Availer"** means an Existing HSBC Premier Customer who meets the Promo's Eligibility Requirements.
    c. **"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."
    d. **"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.
    e. **"Minimum Accumulated Spend Requirement"** refers to the amount that an Availer must spend using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period. The Minimum Accumulated Spend Requirement is Php80,000.
    f. **"Qualified Spend"** consist of the following transactions that can be made to meet the Minimum Accumulated Spend Requirement: straight purchases, merchant installment purchases[1], bills payment and online purchases transacted and subsequently posted during the Promo Spend Period.
    g. **"Non-qualified Spend"** consist of the following transactions that will not be considered toward the Minimum Accumulated Spend Requirement: Cash Advance, Quasi-Cash[2], Balance Transfer, Cash Installment Plan, Casino Transactions, Business-related Transactions, Cancelled/Reversed and Fraudulent Transactions.
3. HSBC Premier'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 Credit Card Terms and Conditions can be found at HSBC Forms and Downloads| Help and Support - HSBC PH or at https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/help/2023-03-credit-card-terms-and-conditions-and-fees-and-charges.pdf.
4. In the event of a dispute arising out of this Promo, the decision of HSBC shall be final with concurrence of DTI.

A. Promo Details

1. The Promo is open to all Existing HSBC Premier Customers who meet the Promo's Eligibility Requirements ("Availer"). The Promo is open to customers with 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 Top-Up Rewards.

[1] Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations form the same installment transaction will not be counted as a separate transaction on the Availer'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.

2. **Eligibility Requirements.** An Availer must fulfill the following:
   a. have an existing Premier via Total Relationship Balance relationship or reclass to a Premier via Total Relationship Balance relationship ;
   b. bring in Fresh Funds of at least Php1,000,000 within the Promo Period;
   c. maintain at least Php1,000,000 of the Fresh Funds in their Premier account for 12 months from the Fresh Funds deposit date;
   d. maintain at least Php5,000,000 TRB for 12 months from the Fresh Funds deposit date;
   e. apply and be approved for a new primary HSBC Premier Travel Card by the end of the second month from Fresh Funds deposit date;
   f. reach the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period;
   g. register to the HSBC Philippines app; and
   h. have an existing PH mobile number registered in HSBC's records.
3. **Top-up Rewards Options.** Availers can redeem their Top-up Rewards in the form of Philippine Airlines Mabuhay Miles ("Mabuhay Miles") or cashback to their HSBC Premier Travel Card. They can indicate their choice of Top-up Rewards through the Top-Up Promo Redemption Form, which is available through their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer. Top-Up Rewards are not convertible to cash.

Top Up Rewards Tier	**Fresh Funds Requirement**	**TRB Requirement**	**Approved HSBC Credit Card**	**Minimum Accumulated Spend Requirement**	**Welcome Rewards**
Tier 1	At least Php1,000,000	At least Php5,000,000	HSBC Premier Travel Card	Php80,000	15,000 Mabuhay Miles or Php15,000 Cashback to Credit Card
Tier 2	At least Php5,000,000	At least Php10,000,000	HSBC Premier Travel Card	Php80,000	50,000 Mabuhay Miles or Php50,000 Cashback to Credit Card

4. **Disqualification and Penalty/ies.**
   In the event that the HSBC Premier Travel Card becomes delinquent, suspended, cancelled or terminated during the cut-off date (see Section B, Subsection b, Item 2), the Top-up Rewards will be forfeited and will not be rewarded to the Availer.

   In the cases detailed below, Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Top-up Rewards received by the Availer from their account without need of prior notice, to the extent permitted by applicable laws and regulations (i.e., Tier - Php15,000; Tier 2 – Php50,000).
   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 Fresh Funds deposit date;

c. The Availer does not maintain at least Php1,000,000 of the Fresh Funds in their Premier account for 12 months from the Fresh Funds deposit date;
d. The Availer's TRB falls below the minimum Php5,000,000 TRB requirement at any time within 12 months from Fresh Funds deposit date; or
e. The HSBC Premier Travel Card is cancelled within 24 months from its approval date.

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, to the extent permitted by applicable laws and regulations.

5. 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. Redemption Guidelines

a. Mabuhay Miles – Redemption Guidelines

1. **The Rewards**. Availers will receive Mabuhay Miles credited to their Mabuhay Miles account. Upon filling out the Top-Up Promo Redemption Form, they will need to give their Mabuhay Miles membership number and the name of their Mabuhay Miles account. Availers must have an Mabuhay Miles account to receive their Mabuhay Miles. Standard Mabuhay Miles account creation follows.
2. **Rewards Notification.** Availers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records, on the first banking Monday of the next month after each cut-off date in which their submission of the Top-Up Promo Redemption Form was included. The SMS notification will contain the following:
    - The number of miles credited to the Mabuhay Miles account; and
    - The last 3 digits of the Mabuhay Miles account number to which the miles were credited.

If the Availer 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 forfeits their Reward.

Fresh Funds Deposit date coverage	**HSBC Credit Card Application date coverage**	**Fulfillment of Minimum Accumulated Spend requirement**	**Cut-off Dates**	**SMS Notification Date for Rewards**
August 1 – August 31, 2026	August 1 – October 31, 2026	August 1 – August 31, 2026	September 15, 2026	October 5, 2026
		September 1 – September 30, 2026	October 15, 2026	November 9, 2026
		October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
September 1 – September 30, 2026	September 1 – November 30, 2026	September 1 – September 30, 2026	October 15, 2026	November 9, 2026
		October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027

October 1 – October 31, 2026	October 1 – December 31, 2026	October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027

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.

3. **Reward Redemption.**
   a. The Availer must sign and submit to their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer the Top-up Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Top-up Rewards.
   b. The Availer chooses Mabuhay Miles as their Top-up Rewards Option.
   c. The Availer writes their Mabuhay Miles account number and the name of their Mabuhay Miles account.
   d. The Availer fulfils the eligibility requirements of the Top-up Promo.
   e. The Availer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
   f. Availers 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.
   g. All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines.
   h. Mabuhay Miles terms and conditions apply.

b. HSBC Premier Travel Card Cashback – Redemption Guidelines

1. **The Rewards.** Availers will receive cashback to their HSBC Premier Travel Card on their respective SMS Notification Date for Rewards, as detailed in Section B.b.2 Rewards Notification.
2. **Rewards Notification.** Availers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC's records, on the first banking Monday of the next month after each cut-off date in which their submission of the Top-up Promo Redemption Form was included. The SMS notification will contain the following:
   - The cashback amount to be credited to the Availer's HSBC Credit Card; and
   - The last 4 digits of the Availer's HSBC Credit Card number.

   If the Availer 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 forfeits their Reward.

Fresh Funds Deposit date coverage	**HSBC Credit Card Application date coverage**	**Fulfillment of Minimum Accumulated Spend requirement**	**Cut-off Dates**	**SMS Notification Date for Rewards**
August 1 – August 31, 2026	August 1 – October 31, 2026	August 1 – August 31, 2026	September 15, 2026	October 5, 2026
		September 1 – September 30, 2026	October 15, 2026	November 9, 2026

		October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
September 1 – September 30, 2026	September 1 – November 30, 2026	September 1 – September 30, 2026	October 15, 2026	November 9, 2026
		October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
October 1 – October 31, 2026	October 1 – December 31, 2026	October 1 – October 31, 2026	November 16, 2026	December 7, 2026
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		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027
August 1 – August 31, 2026	August 1 – October 31, 2026	August 1 – August 31, 2026	September 15, 2026	October 5, 2026
		September 1 – September 30, 2026	October 15, 2026	November 9, 2026
		October 1 – October 31, 2026	November 16, 2026	December 7, 2026
		November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027

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.

3. **Reward Redemption.**
   i. The Availer must sign and submit to their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer the Top-up Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Top-up Rewards.
   j. The Availer chooses HSBC Premier Travel Card Cashback as their Top-up Rewards Option.
   k. The Availer fulfils the eligibility requirements of the Top-up Promo.
   l. The Availer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
   m. Availers who received no cashback to their HSBC Credit Card on their after receipt of the SMS notification may contact their Relationship Manager or call the HSBC Premier Hotline +63 (2) 8858-0800.

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.

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

Promo runs from August 1, 2026 to October 31, 2026.
Per DTI Fair Trade Permit No. FTEB-264038, series of 2026.

Issued by The Hongkong and Shanghai Banking Corporation Limited