# HSBC Debit Card's Cashback Promo – Terms and Conditions

## 1. Promo period

The HSBC Debit Card's Cashback Promo ("Promo") is an HSBC Premier program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") that runs from 12 October 2026 to 11 October 2027 (the "Promo Period").

## 2. Eligibility

The Promo is open to eligible HSBC Premier Debit Card customers (the "Cardholders") who receive an invitation via email, SMS, Viber and / or Push Notification.

## 3. Registration

The Cardholder must register to the Promo within the Spend Period through the registration form to be sent to the customer through email, SMS, Viber and / or Push Notification. Customers shall receive a confirmation of their successful registration.

## 4. Promo offer (Cashback)

Cardholders who make Qualified Transactions will receive a rebate on Qualified Transactions (the "Cashback"), subject to these Terms and Conditions.

## 5. Key currencies

The Promo applies to Qualified Transactions processed in the following currencies:

Philippine Peso, US Dollar and Euro.

## 6. Qualified Transactions

Qualified Transactions are posted/settled purchase transactions (including, but not limited to, in-store and online/e-commerce purchases) using the Eligible Debit Card with the following criteria:

a. Posted / settled during the Spend Period 12 October 2026 to 30 November 2026.

b. Merchant falls under Merchant Categories that are listed below:

   Airlines, Apparel and Accessories, Automotive, Business to Business, Department Stores, Direct Marketing, Discount Stores, Drug Stores and Pharmacies, Education and Government, Electronics, Entertainment, Food and Grocery, Fuel, Healthcare, Home Improvement and Supply, Insurance, Lodging, Online Marketplaces, Professional services, QSR, Restaurants, Retail Goods, Retail Services, Telecom utilities, Transportation, Travel Services, Vehicle Rental, and Wholesale Clubs

c. The following are excluded and will not qualify for Cashback:
   i. Cash withdrawals (ATM or over-the-counter), quasi-cash and cash-like transactions;
   ii. Reversals, refunds, voided/cancelled transactions;
   iii. Fees and charges not associated with purchase transactions;
   iv. Disputed, unauthorized, fraudulent, or suspected fraudulent transactions; and
   v. Any transaction found to be in breach of these Terms and Conditions.

## 7. Cashback computation

a. Cashback is computed as Cashback Rate on Qualified Transaction.

b. Cashback Rate is computed based on Spend Requirements below:

| Cumulative Spend Requirement | Cashback Rate |
|---|---|
| Spend up to first PhP 50,000 | 5.00% |
| Above PhP50,000 | 0.05% |

c. Cashback will be calculated based on the final posted Qualified Transactions, net of any reversals or refunds.

d. HSBC's records and determination of eligible transactions and Cashback computation shall be final, unless there is manifest error.

## 8. Cashback crediting

a. Cashback will be credited to the Cardholder in the form of cash credit to the linked deposit account within 15 banking days after each month for the duration of the Promo Period.

b. Cashback crediting is subject to HSBC's verification that the Cardholder has satisfied the Eligibility requirements and that the transactions are Qualified Transactions.

c. HSBC may withhold, reverse, or recover the Cashback already credited in case of error, ineligible transactions, suspected fraud/abuse, or breach of these Terms and Conditions, to the extent permitted by applicable laws and regulations.

## 9. Account and card status

The Cardholder will be disqualified from the Promo and/or the Cashback may be reversed if the Eligible Debit Card and/or linked account becomes cancelled, terminated, blocked, or restricted during the Promo Period up to Cashback crediting.

## 10. Non-transferability

Cashback is non-transferable and cannot be exchanged for other benefits unless HSBC specifies otherwise.

## 11. General

a. This offer cannot be availed of in conjunction with other promos of HSBC unless HSBC specifies otherwise. Your registration to this Promo disqualifies you from the HSBC Debit Card's Spend Beyond Borders Promo (Per DTI Fair Trade Permit No. FTEB-267517 Series of 2026).

b. Disputes with respect to Cardholder eligibility, coverage of dates, fulfilment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry (DTI).

c. Cardholders with dispute may contact their Relationship Manager, Premier Relationship Officer or call the HSBC Premier Hotline +63 (2) 8858-0800. Cardholders should notify HSBC up to 6 months after Cashback crediting for any dispute regarding eligibility to the Promo. Disputes raised after the said period will be considered as invalid disputes.

d. Fraud, abuse, or any unauthorized action relating to the debit card transaction, awarding of Cashback, or participation in the Promo may result in disqualification, suspension and/or cancellation of card privileges and/or reversal of the Cashback, at HSBC's discretion, without prejudice to any legal action.
e. These Terms and Conditions are governed by the laws of the Philippines.

For inquiries or complaints, please call HSBC's Customer Service at (02) 8858-0800 or (02) 7976-8080 from Metro Manila, +1-800-1-888-4722 PLDT domestic toll-free, (International Access Code) +800-100-85-808international 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 https://www.bsp.gov.ph. Deposits are insured by PDIC up to PHP1,000,000 per depositor.

DTI Fair Trade Permit No. FTEB-269782 Series of 2026
Issued by The Hongkong and Shanghai Banking Corporation Limited.