



## Terms & Conditions

1. **HSBC x Rustans Commercial Corporation Year-round Offers** ("Promo") is open to ALL HSBC primary and/or supplementary Credit Cardholders and all HSBC Debit Cardholders of Premier whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period. For avoidance of doubt, an HSBC Debit and Credit 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.
2. Accepted cards are as follows: All active HSBC Credit Cardholders of the following: Gold Visa Cash Back, HSBC Red Mastercard, HSBC Platinum Visa Rebate, Live +, HSBC Advance Visa, HSBC Premier Mastercard Credit Cards and HSBC Premier Travel Credit Card (the "Credit Card") locally issued by HSBC Philippines, and HSBC Debit Cardholders of Premier (the "Debit Card") locally issued by HSBC Philippines (the "Cardholder/s"). Corporate cards are excluded from the Promo.
3. Promo is from February 9, 2026 to December 31, 2026 – Year round promo's ("Promo Period").
4. Cardholders can get the following offers from various brands – see **Annex B** for the details ("Offer") during the Promo Period.
5. Cardholders must settle payment with their HSBC Premier Debit Card and HSBC Credit Card to enjoy the Offer/s.
6. The Offer/s cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
7. The Offer/s is/are non-transferable.
8. The Offer/s cannot be exchanged for cash or other products.
9. HSBC is not a supplier of the products and services provided in relation to the Offer/s of the Promo. Any dispute concerning the quality of goods and services provided by **Rustans Commercial Corporation** shall be settled directly between the Cardholder and the **Rustans Commercial Corporation**.
10. The Promo is bound by the terms and conditions stipulated by HSBC and **Rustans Commercial Corporation**.
11. Disputes with respect to the Cardholder's eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC in concurrence with DTI.
12. The Terms and Conditions listed herein are governed by and construed in accordance with the laws of the Philippines.

Per DTI Fair Trade Permit No. FTEB- 248696, 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](http://hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://hsbc.com.ph/feedback).

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

## Annex B

### Terms & Conditions

BEAUTY KEY BRANDS	
BRAND	PROMO
La Prairie	<p>White Caviar VIP Launch: Partnership with ALL HSBC Credit Cardholder and Premier Debit Card (May 5-10, 2026)</p> <p>ALL HSBC Credit Cardholder and Premier Debit Cardholders get the following discounts with a minimum purchase:</p> <ul style="list-style-type: none"> <li>- 10% off with a minimum spend of PHP30,000</li> <li>- 20% off with a minimum spend of PHP60,000"</li> </ul>
	<p>Swiss Pristine VIP Launch: Partnership with ALL HSBC Credit Cardholder and Premier Debit Card (October 19-25, 2026)</p> <p>ALL HSBC Credit Cardholders and Premier Debit Cardholders get the following discounts with a minimum purchase:</p> <ul style="list-style-type: none"> <li>- 10% off with a minimum spend of PHP30,000</li> <li>- 20% off with a minimum spend of PHP60,000"</li> </ul>
Sisley	<p>Corrective Serum VIP Launch: Partnership with ALL HSBC Credit Cardholders and Premier Debit Cardholders (September 7-13, 2026)</p> <p>ALL HSBC Credit Cardholders and Premier Debit Cardholders get the following discounts with a minimum purchase:</p> <ul style="list-style-type: none"> <li>- 10% off with a minimum spend of PHP20,000</li> <li>- 20% off with a minimum spend of PHP40,000</li> </ul>
Anastasia Beverly Hills	<p>Archibrow VIP Launch: May 1 to 31, 2026</p> <p>With every purchase of the Archibrow Pencil, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off their purchase.</p>
Murad	<p>Biome-Balancing Cream Launch: June 1 to 30, 2026</p> <p>For a minimum purchase of PHP4,000 worth of Murad products, get a FREE DLX sample gift.</p>
Perricone	<p>Neuropeptide Launch: July 1 to 31, 2026</p> <p>With any two (2) items purchase from the Neuropeptide collection, get a FREE Skincare Pouch Gift.</p>
Clarins	<p>DS Foundation Launch: April 1 to 30, 2026</p> <p>For a minimum purchase of PHP6,000 worth of Clarins products, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 20% off their purchase. Including DS Foundation.</p>
	<p>Double Serum Eye: Aug 1 to 31, 2026</p> <p>For a minimum purchase of PHP6,000 worth of Clarins products, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 20% off their purchase, plus a FREE exclusive gift bag. Including Double Serum Eye.</p>
	<p>Skin Spa Anniversary: Oct 1 to 31, 2026</p> <p>ALL HSBC Credit Cardholders and Premier Debit Cardholders can enjoy 2+1 Treatments.</p>

<b>BEAUTY LIFESTYLE</b>	
<b>BRAND</b>	<b>PROMO</b>
Stila	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP2,000 worth of Stila products, get a FREE Deluxe Stay All Day Eye Liner. - For a minimum purchase of PHP4,000, get a FREE Mini Liquid Eye Shadow and Mini Liquid Lipstick.
RMS Beauty	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP4,000 worth of RMS Beauty products, get a FREE Mini Hydra Setting Powder - For a minimum purchase of PHP6,000, get a FREE Mini Lip2Cheek and Mini Kakadu Beauty Oil.
Jane Iredale	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP3,000 worth of Jane Iredale products, get a FREE Just Kissed Lip & Cheek Stain Deluxe Sample in Sheer. - For a minimum purchase of PHP5,000, get a FREE Just Kissed Lip & Cheek Stain Deluxe Sample in Sheer and Pink.
Grown Alchemist	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP4,000 worth of Grown Alchemist products, get a FREE Deluxe Gentle Gel Cleanser. - For a minimum purchase of PHP6,000, get a FREE Deluxe Hydra-Restore Day Cream and Deluxe Instant Smoothing Serum.
L:a Bruket	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP4,000 worth of L:a Bruket products, get a FREE 155ml Hand & Body Wash. - For a minimum purchase of PHP6,000, get a FREE 155ml Body Lotion and Hand & Body Wash.
Diptyque	Orpheon Launch: March 1 to 31, 2026  For a minimum purchase of PHP10,000 worth of Diptyque products, get a FREE 7.5ml fragrance, plus shower gel.
	Summer Collection: June 1 to 30, 2026  For a minimum purchase of PHP10,000 worth of Diptyque products, get a FREE 7.5ml fragrance, plus 35g mini candle.
	Special GWP for ALL HSBC Credit Cardholders and Premier Debit Cardholders: Sept 1 to 30, 2026  For a minimum purchase of PHP10,000 worth of Diptyque products, get a FREE 70g candle in Figure or Roses.
	Holiday Launch: Invitation to discover the new collection: Nov 1 to 30, 2026  For a minimum purchase of PHP20,000 worth of Diptyque products, receive a FREE institutional tote bag, plus a 7.5ml fragrance.
	Holiday Launch: Invitation to discover the new collection: Dec 1 to 31, 2026  For a minimum purchase of PHP20,000 worth of Diptyque products, get a FREE institutional tote bag, plus a 7.5ml fragrance.
Acca Kappa	Promo period: Feb 9 to Dec 31, 2026 For a minimum purchase of PHP2,500 worth of Acca Kappa products, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get 10% off their purchase.
L'Occitane	Promo period: Feb 9 to Dec 31, 2026 ALL HSBC Credit Cardholders and Premier Debit Cardholders will get 5% off on regular items. Excluding limited-editions and new products launches.

Maison Francis Kurkdjian	Promo period: Feb 9 to Dec 31, 2026 - For a minimum purchase of PHP18,000 worth of Maison Francis Kurkdjian products, get a FREE 2ml BR540 vial and one (1) 2ml Eau de Parfum vial of their choice. - For a minimum purchase of PHP24,000 worth of Maison Francis Kurkdjian products, get a FREE 2ml BR540 vial and two (2) 2ml Eau de Parfum vials of their choice. - For a minimum purchase of PHP32,000 and above worth of Maison Francis Kurkdjian products, get two (2) 2ml Eau de Parfum vials of their choice and one (1) 5ml Eau de Parfum vial.
Phyto	Promo period: Feb 9 to Dec 31, 2026 For a minimum purchase of PHP2,500 worth of Phyto products, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get 15% off their purchase.
	Promo period: Feb 9 to Dec 31, 2026 With every purchase of Phyto products, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get a FREE scalp brush and sample.
Malin+Goetz	Promo period: Feb 9 to Dec 31, 2026 For a minimum purchase of PHP3,000 worth of Malin+Goetz products, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get 15% off their purchase.
	Promo period: Feb 9 to Dec 31, 2026 With every purchase of Malin+Goetz products, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get a FREE tote bag.

<b>WOMEN'S FASHION</b>	
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<b>BRAND</b>	<b>PROMO</b>
All OWNED Brands of Womens Except Longchamp and Swarovski	Promo period: Feb 9 to Dec 31, 2026 For a minimum purchase of PHP20,000 worth of products from Women's Fashion, ALL HSBC Credit Cardholders and Premier Debit Cardholders will get 10% off their purchase. Applicable to regular items from owned brands only, except Longchamp and Swarovski.

<b>MEN'S FASHION</b>	
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<b>BRAND</b>	<b>PROMO</b>
	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items. June 1 to 30, 2026

<b>KIDS</b>	
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<b>BRAND</b>	<b>PROMO - Promo period: Feb 9 to Dec 31, 2026</b>
Infants - Little Me	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Infants – Clevemama	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Infants – Piccolo Bambino	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Infants - Rock My Baby	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Infants – Feiler	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Infants - We Rainbow	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Toys - Dreamy Mini House	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Toys - Maccabi	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 15% off on all regular items.
Toys - Nintendo	For a minimum purchase of PHP30,000 worth of Nintendo products, ALL HSBC Credit Cardholders and Premier Debit Cardholders get PHP 500 off their purchase.
SBAA - Biomechanics	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on regular items.
SBAA - Garvalin	ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on regular items.

<b>FINE JEWELRY</b>	
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<b>BRAND</b>	<b>PROMO - Promo period: Feb 9 to Dec 31, 2026</b>

Roberto Coin	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Damiani	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Marco Bicego	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Mikimoto	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Argyor	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Nanis	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
John Hady	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Cento	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.
Montblanc	For a minimum purchase of PHP100,000 worth of products from Fine Jewelry, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off their purchase. Applicable to regular items only.

HOME	
BRAND	PROMO - Promo period: Feb 9 to Dec 31, 2026
Vista Alegre Dibbern Royal Albert Spode Lenox Royal Doulton Pip Studio Ceramiche Fabbro The NapKing Texteis Iris Bugatti Herdmar EME Posaterie Jean Dubost AB+ Kaymet Leonardo Mario Luca Giusti Nude Glass Ichendorf Milano WD Lifestyle	For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on their purchase, plus an additional 5% off on red tag items with no minimum purchase required.
ANCHOR HOCKING POLDER	Promo period: Feb 9 to Dec 31, 2026

<p>HARMAN  GARCIMA  GRAUPERA  SONNAC  PICNIC TIME  BOSKA  GEFU  SWELL  KELA  KITCHEN CRAFT  TAYLOR'S EYE  WITNESS  LACOR  NERTHUS  TALA  PEBBLY  BREDEMEIJER  BARBARY &amp; OAK  EMILE HENRY  LUXE KITCHEN  FUSION</p>	<p>For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders will receive 10% off on their purchase, plus an additional 5% off on red tag items with no minimum purchase required.</p>
<p>Lauren Ralph Lauren  Natori  Kassatex</p>	<p>Promo period: Feb 9 to Dec 31, 2026  For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on their purchase, plus an additional 5% off on red tag items with no minimum purchase required.</p>
<p>Innature</p>	<p>Promo period: Feb 9 to Dec 31, 2026  For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on their purchase.</p>
<p>ROMAN  DIAMOND STAR  ITALKARAT 18  VOLUSPA  CE SHELLS  MOROCCAN  ARTE CASA  SHOP MORE  SKYLINE CHESS  ZILVERSTAD  BROUK &amp; CO  CARMANI  TASCHEN  PRINTWORKS  TOUT SIMPLEMENT</p>	<p>Promo period: Feb 9 to Dec 31, 2026  For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on their purchase, plus an additional 5% off on red tag items with no minimum purchase required.</p>
<p>Bernardaud  Christofle  Daum  FD Watchbox  Goebel  Guaxs  Haviland  Henry Dean  Lalique  Lladro  Nao  Present time</p>	<p>Promo period: Feb 9 to Dec 31, 2026  For a minimum purchase of PHP20,000 worth of regular-priced items from Home, ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on their purchase, plus an additional 5% off on red tag items with no minimum purchase required.</p>

Ralph Lauren Gift&Decor Rosenthal Sagebrook Home Vidrios San Miguel	
DYSON DELONGHI BREVILLE NESPRESSO SMEG TEFAL SHARK NINJA MAXIMUS RUSSELL HOBBS CUISINART	Promo period: Feb 9 to Dec 31, 2026 ALL HSBC Credit Cardholders and Premier Debit Cardholders get 10% off on items from participating Home Appliances brands.