TERMS AND CONDITIONS

A. GENERAL TERMS AND CONDITIONS

1. The **HSBC and Mastercard Christmas Raffle Promo 2026** ("Promo") is open to all primary HSBC Red Platinum Mastercard, HSBC Premier Mastercard, and HSBC Premier Travel Card ("Mastercard cards") locally issued by HSBC Philippines ("Cardholders"). Corporate cards and Debit cards are excluded from the Promo.

2. The Promo shall run from **October 15, 2026 to January 31, 2027 ("Promo Period").** Officers and employees of HSBC in the Philippines, its advertising / PR agencies, and its accredited service providers, including their relatives up to the second degree of consanguinity or affinity are disqualified from participating in the Promo.

3. Cardholders must be in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a 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 Legal and Compliance Policy considerations.

4. To participate in the Promo, the eligible Cardholder must successfully register within the Promo Period.
   To register for the Promo:
   a. Eligible Cardholders 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.

5. 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; and
   b. acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.

6. To participate in the Promo, Cardholders must meet the Qualified Transactions within the Promo Period.

7. Qualified Transactions refer to transactions listed in Table A of this Promo's Terms and Conditions during the Promo Period.
   a. This will include valid transactions of the Supplementary Cardholder.
   b. Each installment transaction shall be considered as one transaction amount. Succeeding monthly amortizations from the same installment transaction shall not be counted as a separate transaction amount on the Cardholder's account.
   c. The following are defined as excluded transactions:
      i. Cash Advance Transactions and Quasi-Cash Transactions.
      ii. Casino and gambling transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions; and
      iii. Transactions made prior to successful Promo registration.

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8. Qualified Transactions shall be identified and verified through HSBC's systems.

9. The value of the raffle prize awarded to the Cardholder shall be charged to the Cardholder's Credit Card account if claimed through means later found to be invalid or if the Cardholder did not adhere to the stipulated Terms and Conditions of this Promo.

10. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of Cardholders from participating in the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the instant reward to the Cardholders account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

11. If the winner cancels his/her Credit Card or accelerates the charging of the full amount of the remaining unbilled monthly amortization/s of qualified installment transactions within 1 year after the Promo Period, HSBC reserves the right to charge the full amount of the raffle prize awarded to the Cardholder.

B. RAFFLE ENTRIES

1. Cardholders can earn raffle entries depending on their Qualified Transaction/s during the Promo Period. If the transaction falls under more than one category in the table below, Cardholder will earn the higher number of e-raffle entries.

Table A:

Qualified Transaction for HSBC Mastercard Credit Cards	**e-raffle entries for Red Mastercard**	**e-raffle entries for Premier Mastercard and Travel Card**
Credit Card Activation (Primary)	5	10
PHP500 single-receipt straight purchase (in-store/online)	1	2
PHP500 single-receipt transaction in Caltex	5	10
New AutoCharge enrollment of any utility bill	5	10
PHP500 (or foreign currency equivalent) single-receipt foreign currency transaction made overseas	5	10
PHP500 single-receipt straight purchase in **shopping** merchants with the following Merchant Category Code*: 5137, 5139, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732, 5941, 5948, 5977, 5964, 5965 or 5969	5	10
PHP500 single-receipt straight purchase in **dining** merchants, excluding fast food restaurants, with the following Merchant Category Code*: 5811, 5812, 5813, 5462 or 5921	5	10

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Any 0% Installment transactions (merchants' installment - purchase (in-store/online), Balance Transfer and Cash Installment Plan	10	20
Unique registration to the HSBC Philippines app	5	10

** Merchant Category Code refers to the classification of each merchant establishment as determined by their acquiring bank based on the nature of the merchant's business as defined by Mastercard.*

2. All raffle entries will be randomly distributed to the registered Cardholders.
3. The Cardholders' raffle entries will be validated against HSBC's records.
4. Cardholders will be notified via Viber/SMS/PN/email of the number of e-raffle entries earned per month.
5. Cardholders will receive a Viber/SMS/PN/email with the total count of their e-raffle Entries within 3 banking days before the e-raffle draw date.

C. TESLA RAFFLE DRAW

1. The e-raffle draw will be facilitated online via Zoom at 4PM, with the supervision of a DTI representative on **February 12, 2027**.

2. HSBC shall electronically generate the accumulated e-raffle Entries based on qualified transactions made during the Promo Period. Electronic raffle numbers will be randomly assigned for each e-raffle earned.

3. There will be **1 Grand Raffle winner ("Winner")** to be drawn among all the raffle numbers generated. The Winner will be awarded a brand new **Tesla Model Y L Premium All-Wheel Drive.**

4. The Cardholder's winning e-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.

5. The Winner will be notified within two (2) weeks after the e-raffle draw date on how to claim the prize through HSBC's registered mail, Viber/SMS/PN, and email registered in HSBC's records. The Winner shall claim the prize from Tesla's office at Retail 25 SR-GF SR-2F, Uptown Parade, Uptown Bonifacio, Taguig City, Manila, NCR 1635. Tax prize will be shouldered by Mastercard.

6. The Winner must submit the following documents via email to cards@hsbc.com.ph, with email subject "**HSBC and Mastercard Christmas Raffle Promo 2026**" within sixty (60) calendar days from receipt of the notification sent via registered mail:
   a. Signed Original copy of the notification letter from HSBC
   b. Signed Quit Claim Form, prepared by HSBC, to be sent with the notification letter
   c. Photocopy of a valid ID with photo (ex. TIN ID Card, Company ID with photo and signature, Driver's License, SSS ID Card or Voter's ID)
   d. Photocopy of the winning HSBC credit card (face of the credit card only)
   e. Valid Tax Identification Number (TIN) – The Winner must submit their TIN to claim their prize. If the Winner does not have a TIN, he/she would need to secure a one-time TIN from the Bureau of Internal Revenue.

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7. After the 60-day claiming period, if the prize remains unclaimed, the prize shall be forfeited and can be awarded to a new winner with prior DTI approval.
8. Once the winner has been confirmed and finalized, HSBC and Mastercard will proceed to purchase the car from Tesla. Please note that delivery and registration of the Tesla in the winner's name may take 2-3 months.

D. OTHER GUIDELINES

1. The Winner can no longer win in other ongoing HSBC Raffle Promos unless specified by HSBC.

2. The Tesla raffle prize is not transferable nor convertible to cash, cash advance, or in-kind.

3. For any complaints, concerns, or inquiries in relation to the Promo, the Cardholder can call HSBC's Customer Services 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 the Chat feature of our website hsbc.com.ph.

4. 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, coverage dates, etc. shall be resolved by HSBC.

5. These Terms & Conditions are governed by the laws of The Philippines.

Notes:
1. Cash Instalment Plan allows a cardholder to avail of a portion of his/her total credit limit in cash and pay for the same as a regular instalment transaction under HSBC's Instalment Plan (HIP)
2. Balance Transfer allows a cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC Credit Card.
3. Quasi-cash transactions refer to purchases 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. Since convertible to cash, quasi-cash transactions are considered cash advance transactions, which are subject to the application of interest charges from transaction date.

Per DTI Fair Trade Permit No. FTEB- 270157 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.

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