

Bespoke HSBC Premier Acquisition Promotion – Credit Card Cashback or Philippine Airlines Mabuhay Miles Terms & Conditions:

1. The Bespoke HSBC Premier Acquisition Promotion – Credit Card Cashback or Philippine Airlines Mabuhay Miles (“Promo”) is a new-to-HSBC Premier acquisition program of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) that runs from May 1, 2026 to July 31, 2026 (“Promo Period”). Spend period is 60 days from the card approval date (“Promo Spend Period”).
2. The incentives offered under this Promo cannot be availed of jointly with benefits under any other on-going HSBC Premier Acquisition Promo.
3. For the purposes of this Promo, the following terms shall be defined as follows:
 - a. **“Existing Non-HSBC Premier Customer”** means an HSBC customer with no HSBC Premier relationship in the past 36 months prior to upgrade to Premier.
 - b. **“Non-existing HSBC Customer”** means a customer with no HSBC banking relationship in the past 36 months prior to account opening.
 - c. **“New-to-HSBC Premier Customer”** (“Availer”) means a customer who is either an Existing Non-HSBC Premier Customer or a Non-existing HSBC Customer who meets the Promo’s Eligibility Requirements.
 - d. **“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.”
 - e. **“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 account holder’s name in any one calendar month.
 - f. **“HSBC Credit Card”** refers to either the HSBC Premier Mastercard or the HSBC Premier Travel Card.
 - g. **“Participating Merchant”** is a merchant who has an existing agreement with HSBC to participate in this Promo.
 - h. **“Minimum Accumulated Spend Requirement”** refers to the amount that an Availer must spend with the Participating Merchant using his/her newly approved and activated HSBC Credit Card within the Promo Spend Period. For the HSBC Premier Mastercard, the Minimum Accumulated Spend Requirement is Php40,000. For the HSBC Premier Travel Card, the Minimum Accumulated Spend Requirement is Php80,000.
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-conditions.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 the concurrence of DTI.
5. The Promo is open to all New-to-HSBC Premier Customers (“Availer”). The Acquisition Promo is open to customers opening/upgrading sole or joint accounts. For joint accounts, at least one of the joint account holders must meet the Eligibility Requirements. In case more than one joint account holder meets the Eligibility Requirements, only one may redeem the Welcome Rewards.
6. **Eligibility Requirements**
 - a. For Non-existing HSBC Customers:
 - i. Receives an invitation via electronic direct mailer (eDM) from a Participating Merchant, clicks on the “Apply Now” button, fills out the online account opening form on the HSBC website or is invited to, attends and registers at an HSBC branch event held within the Promo Period;
 - ii. opens an HSBC Premier via Total Relationship Balance relationship within the Promo Period;
 - iii. brings in Fresh Funds of at least Php3,000,000 by the end of the second month from account opening date;
 - iv. maintains Php3,000,000 TRB for 12 months from the account opening date;
 - v. has no existing HSBC Premier Mastercard in the past 15 months;
 - vi. applies and is approved for a new primary HSBC Credit Card by the end of the second month from account opening date;
 - vii. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Credit Card within the Promo Spend Period;
 - viii. registers to the HSBC Philippines app; and
 - ix. declares an existing PH mobile number that will be in HSBC’s records.
 - b. For Existing Non-HSBC Premier Customers:

- i. Receives an invitation via electronic direct mailer (eDM) from a Participating Merchant, clicks on the “Apply Now” button, fills out the online account opening form on the HSBC website or is invited to, attends and registers at an HSBC branch event held within the Promo Period;
- ii. upgrades their account to HSBC Premier via Total Relationship Balance within the Promo Period; and
- iii. brings in Fresh Funds of at least Php3,000,000 by the end of the second month from account upgrade date;
- iv. maintains Php3,000,000 TRB for 12 months from the account upgrade date;
- v. has no existing HSBC Premier Mastercard in the past 15 months;
- vi. applies and is approved for a new primary HSBC Credit Card by the end of the second month from account opening date;
- vii. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Credit Card within the Promo Spend Period;
- viii. registers to the HSBC Philippines app; and
- ix. has an existing PH mobile number registered in HSBC’s records.

7. **Welcome Rewards Options.** Availers can redeem their Welcome Rewards in the form of PAL Mabuhay Miles (“Mabuhay Miles”) or cashback to their HSBC Credit Card.

Welcome Rewards Tier	TRB in Fresh Funds Requirement	Approved HSBC Credit Card	Minimum Accumulated Spend Requirement	Welcome Rewards
Tier 1	At least Php3,000,000	HSBC Premier Mastercard	Php40,000	Php15,000 Mabuhay Miles or Php15,000 cashback to their HSBC Premier Mastercard
Tier 2	At least Php5,000,000	HSBC Premier Travel Card	Php80,000	Php32,000 Mabuhay Miles or Php32,000 cashback to their HSBC Premier Travel Card
Tier 3	At least Php10,000,000	HSBC Premier Travel Card	Php80,000	Php50,000 Mabuhay Miles or Php50,000 cashback to their HSBC Premier Travel Card

8. **Disqualification and Penalty/ies.** In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the cut-off date the Welcome 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 Welcome Rewards received by the Availer from their account without need of prior notice (i.e., Tier 1 – Php15,000, Tier 2 – Php32,000, Tier 3 – 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 date of account opening or upgrade; or
- c. The Availer’s TRB falls below the minimum TRB in Fresh Funds requirement for their tier at any time within 12 months from date of account opening or upgrade.
- d. The HSBC Credit 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.

9. 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.

10. **Redemption Guidelines - Mabuhay Miles**

- a. **The Rewards.** Availers will receive Mabuhay Miles credited to their Mabuhay Miles account. Upon filling out the Acquisition Promo Redemption Form, they will need to give their Mabuhay Miles membership number and the name of their Mabuhay Miles account. Availers must have a Mabuhay Miles account to receive their Mabuhay Miles. Standard Mabuhay Miles account creation follows.
- b. **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 Acquisition Promo Redemption Form was included.

The SMS notification will contain the following:

- The number of miles credited to the Mabuhay Miles account; and
- 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.

Account opening and upgrade date coverage	Fulfillment of Fresh Funds Deposit and HSBC Credit Card Application date coverage	Fulfillment of Minimum Spend Accumulated requirement	Cut-off Dates	SMS Notification Date for Rewards
May 1 – May 31, 2026	May 1 – July 31, 2026	May 1 – May 31, 2026	June 15, 2026	July 6, 2026
		June 1 – June 30, 2026	July 15, 2026	August 3, 2026
		July 1 – July 31, 2026	August 17, 2026	September 7, 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
June 1 – June 30, 2026	June 1 – August 31, 2026	June 1 – June 30, 2026	July 15, 2026	August 3, 2026
		July 1 – July 31, 2026	August 17, 2026	September 7, 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
July 1 – July 31, 2026	July 1 – September 30, 2026	July 1 – July 31, 2026	August 17, 2026	September 7, 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

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.

c. Reward Redemption.

- i. The Availer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Acquisition Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome Rewards. Availers can get a copy of the Acquisition Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- ii. The Availer chooses Mabuhay Miles as their Welcome Rewards Option.
- iii. The Availer writes their Mabuhay Miles account number and the name of their Mabuhay Miles account.
- iv. 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.

- v. 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.
- vi. All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines.
- vii. Mabuhay Miles terms and conditions apply.

11. Redemption Guidelines – HSBC Credit Card Cashback

- a. **The Rewards.** Availers will receive a cashback to their HSBC Credit Card on their respective SMS Notification Date for Rewards, as detailed in Section 12.b Rewards Notification.
- b. **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 Acquisition 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.

Account opening and upgrade date coverage	Fulfillment of Fresh Funds Deposit and HSBC Credit Card Application date coverage	Fulfillment of Minimum Spend requirement	Cut-off Dates	SMS Notification Date for Rewards
May 1 – May 31, 2026	May 1 – July 31, 2026	May 1 – May 31, 2026	June 15, 2026	July 6, 2026
		June 1 – June 30, 2026	July 15, 2026	August 3, 2026
		July 1 – July 31, 2026	August 17, 2026	September 7, 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
June 1 – June 30, 2026	June 1 – August 31, 2026	June 1 – June 30, 2026	July 15, 2026	August 3, 2026
		July 1 – July 31, 2026	August 17, 2026	September 7, 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
July 1 – July 31, 2026	July 1 – September 30, 2026	July 1 – July 31, 2026	August 17, 2026	September 7, 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

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.

c. Reward Redemption.

- i. The Availer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Acquisition Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome Rewards. Availer can get a copy of the Acquisition Promo Redemption Form their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.

- ii. The Availer chooses HSBC Credit Card Cashback as their Welcome Rewards Option.
- iii. 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.
- iv. 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 May 1, 2026 to July 31, 2026.

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Issued by The Hongkong and Shanghai Banking Corporation Limited