HSBC Cash Credit Rewards Campaign
Terms and Conditions

1. The HSBC Cash Credit Rewards Campaign (the "Promo") is open to all primary HSBC Premier Mastercard and Premier Travel Cardholders whose cards are issued in the Philippines and are in good standing (the "Cardholder"). For the avoidance of doubt, a 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 Regulatory Compliance Policy considerations.

2. Promo Period is from October 20, 2026 to December 20, 2026. Promo is extended until January 31, 2027 as approved by DTI-FTEB.

3. Under the Promo, Cardholders may redeem cash credits using bonus points earned on their HSBC Credit Card under the HSBC Rewards Program. Cash credit amounts and number of bonus points required to redeem are as follows:

Rewards Item	Required Bonus Points
PHP 1,000 Cash Credit	20,000
PHP 5,000 Cash Credit	90,000
PHP 10,000 Cash Credit	170,000

4. To redeem, Cardholders can visit the HSBC Rewards website (https://gft.ph/hsbcrewards) and follow the instructions on how to proceed with their redemption.

5. Once submitted, the redemption request may no longer be changed, transferred, cancelled or refunded. HSBC shall have the absolute and exclusive right to approve or decline redemption requests.

6. For successful redemptions, cash credits will be posted to the Cardholders' HSBC Credit Card within ten (10) business days from the receipt of their redemption request. Cardholders can check their redemption status by visiting the HSBC Rewards Site and logging in to their account. HSBC will notify the Cardholder thru SMS regarding the status of their request within seven (7) banking days from the receipt of their redemption request.

7. Disputes with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry.

8. HSBC Credit Card Terms and Conditions and HSBC's Rewards Program General Terms and Conditions apply.

Per DTI-Fair Trade Permit No. FTEB-270239, Series of 2026.

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) +800-100-85-808 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 .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.