HSBC and CaltexGO Rewards 2026 Holiday Promo Terms and Conditions

1. **HSBC and CaltexGO Rewards 2026 Holiday Promo** ("Promo") is open to all HSBC credit cardholders whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. 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 y Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Classic Visa, HSBC Classic Mastercard, HSBC Red Mastercard, HSBC Gold Visa, HSBC Advance Visa, HSBC Premier Mastercard, HSBC Premier Travel Mastercard and HSBC Live+ Credit Cards. Debit and Corporate cards are excluded from the promo.
3. Promo is from **November 23, 2026 to March 31, 2027** ("Promo Period").
4. Cardholders can avail of the "Offer" after signing up with Caltex Rewards via the CaltexGO App or Caltex Website during the Promo Period:

Promo Offer ("Offer"): Use one-time referral code **CR-HSBC4** to get total of 20,000 Caltex Rewards points equivalent to PHP200 with minimum spend requirement of PHP1,000 on the first transaction.

5. To avail of the "Offer":
   a. Cardholder must register with Caltex Rewards either via https://www.caltex.com/ph/caltex-rewards/register.html or downloading of the CaltexGO app in app store or play store.
   b. Enter referral code **CR-HSBC4** upon completing your profile by entering the necessary details
   c. Once registered, the cardholder must spend at least P1,000 at participating Caltex stations with their HSBC Credit Card during the "Promo Period" and provide their registered mobile number or show the QR code from the CaltexGO app to avail of the "Offer".
   d. Total of 20,000 points (equivalent to PHP200) will reflect in the points history via the app upon their first P1,000 transaction.
6. The "Offer" is applicable to new CaltexGO users only. Those with existing Caltex Rewards accounts or membership will not be eligible for this Promo.
7. The "Offer" cannot be used in conjunction with any other discounts, promotions, and discounted items, unless specified.
8. The "Offer" is non-transferable.
9. Cardholders with mandatory and government-regulated discount have the option to choose which promo or discount to apply in their purchase of goods and services which are on promotional discount.
10. The "Offer" cannot be exchanged for cash or other products.
11. The "Offer" is bound by the terms and conditions stipulated by HSBC and Caltex.
12. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation of card privileges and/or charging of the full cost of the reward points to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
13. 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.

14. 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- 272879 Series of 2026

To contact HSBC for inquiries or complaints, call (02) 8858-0000 or (02) 7976-8000 from Metro Manila, +1-800-1-8888555 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.
The Hongkong and Shanghai Banking Corporation Limited is regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) http://www.bsp.gov.ph.