HSBC Credit Card's 2026 SpendUp Challenge Promo
Terms and Conditions

1. HSBC Credit Card's 2026 SpendUp Challenge Promo (the "Promo") shall run from July 31, 2026 to October 31, 2026, and is extended until January 31, 2027 (the "Promo Period").

2. Under this Promo, selected HSBC credit cardholders (the "Cardholders") who receive an invitation to participate via SMS, Viber, Push Notification, and/or Email sent to the contact details in HSBC's records may earn cashback equivalent to 5% of their Target Spend, subject to applicable monthly cashback cap and meeting all requirements below:

Spend Window	Maximum Cashback
July 31, 2026 to August 31, 2026	PHP 1,500
September 1, 2026 to September 30, 2026	PHP 2,000
October 1, 2026 to October 31, 2026	PHP 2,500
November 1, 2026 to November 30, 2026	PHP 1,500
December 1, 2026 to December 31, 2026	PHP 2,000
January 1, 2027 to January 31, 2027	PHP 2,500

Customers can only receive the cashback once per Spend Window.

2.1 The target spend amount (the "Target Spend") and the corresponding time to complete it (the "Spend Window") will be stated in the invitation sent to each eligible Cardholder via SMS, Viber, Push Notification, and/or Email.

2.2 The Cardholder must register for the Promo within the Promo Period using the User Code stated in the invitation.

- To register, the Cardholder must send an SMS using the mobile number registered with HSBC in the following format: SPENDUP <5-DIGIT USER CODE> to 09191603900. Example: SPENDUP IXZPY.
- The Cardholder will be notified via SMS/Viber once registration is successful.
- Registration is required only once for the entire Promo Period.

2.3 After successful registration, the Cardholder must meet the Target Spend stated in the invitation, subject to the following:

- Transactions counted towards the Target Spend must be made using the HSBC Credit Card identified in the invitation.
- Only Qualified Spend transactions made and posted after successful registration will be counted towards the Promo.
- Qualified Spend includes all retail transactions, except the following: Business-related transactions, Casino transactions, Cash Advance, Quasi-Cash transactions*, and Fees and charges.
  **Quasi-Cash transactions refer to transactions treated as cash equivalents, including but not limited to: purchase of foreign currency or items convertible to cash (e.g., gaming chips, money orders, lottery tickets), wire transfers, funding of accounts including electronic or virtual wallets, and other transactions as determined by the relevant card association from time to time.*

- For transactions converted to instalment (including merchant or bank instalment plans), only the original full transaction amount posted at the time of purchase/booking will be counted towards the Target Spend. Subsequent monthly instalment postings/charges will not be counted.

  Example: A PHP 60,000 purchase converted into 6 monthly instalments—PHP 60,000 will be counted once; the succeeding PHP 10,000 monthly instalment postings will not be counted.
- Qualified Spend transactions must be made and posted within the Spend Window indicated in the invitation.

3. HSBC will review its records to determine which Cardholders have met the required Qualified Spend and all Promo requirements. Eligible Cardholders will receive an SMS, Viber, Push Notification, and/or Email confirming the cashback amount. The cashback notification will be sent, and the cashback will be credited to the eligible Cardholder's HSBC credit card account within five (5) business days from the date the Cardholder meets the Target Spend within the applicable Spend Window and satisfies all Promo requirements.

4. The Cardholder will be disqualified from the Promo in the event that his/ her HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.

5. This offer can be availed of in conjunction with other promos of HSBC unless HSBC specifies otherwise.

6. 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.

7. Fraud, abuse or any unauthorized action relating to the credit card transaction, the awarding of the cash back or the participation in the Promo, may result in the disqualification of the Cardholder from the Promo, suspension and/or cancellation of card privileges and/or the reversal of the cash back from Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.

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

Per DTI-FTEB Permit No. 264022 Series of 2026

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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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