



HSBC Debit Card's Spend Beyond Borders Cashback Promo Terms and Conditions

1. Promo period

HSBC Debit Card's Spend Beyond Borders Cashback Promo (the "Promo") shall run from 16 September to 31 December 2026 (the "Promo Period").

2. Eligibility

The Promo is open to eligible HSBC Premier Debit Card customers (the "Cardholders") who:

- a. Hold an HSBC Philippine-issued PHP, USD and/or EUR debit card (the "Eligible Debit Card"); and
- b. Make Qualified Transactions during the Promo Period; and
- c. Comply with these Terms and Conditions

Under this promo, only Cardholders who received an invitation via SMS, Viber, Push Notification, and/or email will be eligible to participate in the Promo.

3. Promo offer (Cashback)

Cardholders who make Qualified Transactions during the Promo Period will receive a 0.50% rebate on Qualified Transactions (the "Cashback"), subject to these Terms and Conditions.

4. Key currencies

The Promo applies to Qualified Transactions processed in any of the following currencies: PHP, USD, and EUR through their respective Debit Cards.

5. Qualified Transactions

Qualified Transactions are posted/settled purchase transactions (including, but not limited to, in-store and online/e-commerce purchases) made using the Eligible Debit Card during the Promo Period and processed in any of the currencies listed **excluding** the following merchant categories:

- a. Food and Grocery/Restaurants
- b. Healthcare
- c. Professional services
- d. Telecom utilities

The following are excluded and will not qualify for Cashback:

- a. Cash withdrawals (ATM or over-the-counter), quasi-cash and cash-like transactions;
- b. Reversals, refunds, voided/cancelled transactions;
- c. Fees and charges not associated with purchase transactions;
- d. Disputed, unauthorized, fraudulent, or suspected fraudulent transactions; and
- e. Any transaction found to be in breach of these Terms and Conditions.

6. Cashback computation

- a. Cashback is computed as 0.50% on each Qualified Transaction.
- b. Cashback will be calculated based on the final posted Qualified Transactions, net of any reversals or refunds.
- c. HSBC's records and determination of eligible transactions and Cashback computation shall be final, unless there is manifest error.

7. Cashback crediting

- a. Cashback will be credited to the Cardholder in the form of cash credit to the linked deposit account within 15 banking days after each month for the duration of the Promo Period.
- b. Cashback crediting is subject to HSBC's verification that the Cardholder has satisfied the Eligibility requirements and that the transactions are Qualified Transactions.
- c. HSBC may withhold, reverse, or recover the Cashback already credited in case of error, ineligible transactions, suspected fraud/abuse, or breach of these Terms and Conditions, to the extent permitted by applicable laws and regulations.

8. Account and card status

The Cardholder will be disqualified from the Promo and/or the Cashback may be reversed if the Eligible Debit Card and/or linked account becomes cancelled, terminated, blocked, or restricted during the Promo Period up to Cashback crediting.

9. Non-transferability

Cashback is non-transferable and cannot be exchanged for other benefits unless HSBC specifies otherwise.

10. General

- a. This offer cannot be availed of in conjunction with other promos of HSBC unless HSBC specifies otherwise.
- b. Disputes with respect to Cardholder eligibility, coverage of dates, fulfilment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry (DTI).
- c. Fraud, abuse, or any unauthorized action relating to the debit card transaction, awarding of Cashback, or participation in the Promo may result in disqualification, suspension and/or cancellation of card privileges and/or reversal of the Cashback, at HSBC's discretion, without prejudice to any legal action.
- d. These Terms and Conditions are governed by the laws of the Philippines.

Per DTI-FTEB Permit No.267517 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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