HSBC Premier Travel Card Welcome Gift Cashback Offer 2026
Terms and Conditions

1. **HSBC Premier Travel Card Welcome Gift Offer 2026** (the "Promo") shall run from May 8, 2026 to July 31, 2026 (the "Promo Period"). Promo is extended until November 30, 2026. Spend period is 60 days from the card approval date (the "Promo Spend Period").

2. The Promo is open to qualified Premier customers applying for a new primary HSBC Premier Travel Card ("HSBC Credit Card") within the Promo Period and who has no existing nor cancelled HSBC Credit Card within the last 15 months from credit card application date (the "Qualified Cardholder").

3. Availers can redeem their Welcome Rewards in the form of credit card cashback to their newly approved HSBC Premier Travel Card. Welcome Rewards are not convertible to cash.

Credit Card Type	Minimum Accumulated Spend Requirement	Promo Spend Period	Welcome Rewards
HSBC Premier Travel Card	PHP60,000	60 days from card approval date	PHP15,000 credit card cashback

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases[1], bills payment and online purchases transacted and subsequently posted during the Promo Spend Period.

5. Excluded transactions are disqualified in the Promo. The following are considered as excluded transactions: Cash advance, Quasi-cash[2], Balance Transfer, Cash Installment Plan, Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions.

6. Premier customers who have availed of the HSBC Premier Top-Up Promotion 2026 or the HSBC Premier Acquisition Promotion 2026 during the period 1 May to 31 December 2026 shall not be eligible to participate in this Promo.

7. HSBC will extract from its system and identify Cardholders with Qualified Spend and who have reached the Minimum Accumulated Spend Requirement following the table below on extraction cut-off dates and the coverage of accumulated posted transactions. Qualified Cardholders will receive an SMS notification informing them about their Welcome Rewards through his/her Philippine mobile number registered in HSBC's records.

Coverage of Posted Accumulated Transactions	Extraction Cut-off Dates
May 8 to May 31, 2026	June 6, 2026
June 1 to 30, 2026	July 3 2026
July 1 to 31, 2026	August 7, 2026
August 1 to 31, 2026	September 5, 2026
September 1 to 30, 2026	October 9, 2026
October 1 to 31, 2026	November 9, 2026

[1] Each installment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same installment transaction will not be counted as a separate transaction amount on the Cardholder's account.

[2] Quasi-cash transactions refer to a purchase of foreign currency or items (including but not limited to, gaming chips, money orders and lottery tickets) which may be convertible to cash; the transfer of funds under a wire transfer money order, the funding of accounts including electronic or virtual wallets and such other transactions as determined by the relevant card association from time to time.

November 1 to 30, 2026	December 9, 2026
December 1 to 31, 2026	January 7, 2027
January 1 to 31, 2027	February 8, 2027
February 1 to 28, 2027	March 9, 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.

8. Cardholders who have Qualified Spend that meet the Minimum Accumulated Spend Requirement will receive an SMS notification within 7-10 banking days from the extraction cut-off dates from the table above through his/her Philippine mobile number registered in HSBC's records. The SMS will contain the cashback amount to be credited the Qualified Cardholder's HSBC credit card and the last 4 digits of the Qualified Cardholder's credit card number.

9. If the Cardholder spends less than the accumulated spend requirement in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for the Welcome Rewards.

10. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, the offer will be forfeited and will not be awarded to the Cardholder.

11. If the HSBC Credit Card under this Promo is cancelled within 24 months from its approval date, then the Cardholder agrees that the amount of the Welcome Rewards amounting to PHP15,000 shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.

12. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.

13. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.

14. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome rewards at any point of the application and/or approval process. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and Credit Card Terms and Conditions. Applications made through other affiliates, online apps or platforms and booth locations not HSBC-authorized are not included in the Promo unless stated otherwise.

15. 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.

16. Cardholders should notify HSBC immediately or until 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.

17. 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-256279 Series of 2026.

Issued by The Hongkong and Shanghai Banking Corporation Limited. 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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