



HSBC Credit Cards Cathay Pacific USD 120 Discount Code Acquisition Promo 2026 Terms and Conditions

1. **HSBC Live+ Credit Card and Cathay Pacific Acquisition Promo 2026** (the "Promo") shall run from March 18, 2026 to May 15, 2026 (the "Promo Period"). Spend period is 60 days from the card approval date (the "Promo Spend Period").
2. The Promo is open to new-to-bank (HSBC Philippines) individual applicants applying for a new primary HSBC Live+ Credit Card ("HSBC Credit Card") within the Promo Period through any of these channels (the "Qualified Cardholder"):

Online

- Through the HSBC Public Website by applying via the application link for the HSBC Live+ Credit Card and Cathay Pacific Acquisition Promo 2026
- Through HSBC direct online or print sponsored ads by applying via the application link for the HSBC Live+ Credit Card and Cathay Pacific Acquisition Promo 2026

On-ground

- HSBC designated booths, by applying under the HSBC Live+ Credit Card and Cathay Pacific Acquisition Promo 2026
- HSBC Branches nationwide, by applying under the HSBC Live+ Credit Card and Cathay Pacific Acquisition Promo 2026

A new-to-bank applicant is one who has no existing nor cancelled HSBC Credit Card in the last 15 months from the application date.

3. Under this Promo, the approved Qualified Cardholder ("Cardholder/s") shall be entitled to a one-time redemption of a **Cathay Pacific discount code worth USD 120.00** ("Welcome Gift") once requirements are met within the Promo Spend Period.

| Credit Card Type | Requirements | Welcome Gift |
|-------------------------------|---|-----------------------|
| HSBC Live+ Credit Card | PHP 40,000 spend + Download and Register to the HSBC Philippines App ¹ | USD 120 Discount Code |

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases², bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Cash advance, Quasi-cash³, Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
5. HSBC will extract from its system and identify Cardholders who meet the requirements noted in clause # 3 following the table below on extraction cut-off dates and the coverage of posted accumulated transactions and registration to the HSBC Philippines App.

¹ Search for 'HSBC Philippines' on the App Store or Google Play to download the app. Credit Card must be activated before registration.

² 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.

³ 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.

| Coverage of Accumulated Posted Transactions and Registration to HSBC Philippines App | Extraction Cut-off Dates |
|---|---------------------------------|
| March 18 to 31, 2026 | April 6, 2026 |
| April 01 to 30, 2026 | May 6, 2026 |
| May 01 to 31, 2026 | June 5, 2026 |
| June 01 to 30, 2026 | July 6, 2026 |
| July 01 to 31, 2026 | August 6, 2026 |
| August 01 to 31, 2026 | September 7, 2026 |

Transactions must be posted within the Promo Spend Period. Posting is done within 3-5 banking days after the transaction date.

Coverage of Posted Accumulated transactions – dates when accumulated spend requirement was reached and posted in the approved HSBC Credit Card.

6. **Redemption of Welcome Gift**

- HSBC will provide each qualified Cardholder that meets the requirements noted in Clause #3 with a unique Cathay Pacific discount code via the registered email address of the Cardholder ten (10) banking days after its extraction. The email sender will only come from HSBC Philippines. To redeem the offer, the Cardholder must:
 - Access the dedicated campaign landing page link provided by HSBC;
 - Select eligible Cathay Pacific flight(s);
 - Input the unique Cathay Pacific discount code during the online booking process; and
 - Complete the transaction online.
- The discount applies to base fare only. Any fare difference, taxes, fuel surcharges, airport fees, government-imposed charges, and other applicable fees shall be borne by the Cardholder.
- The discount is valid for flights to all destinations served by Cathay Pacific, unless otherwise specified by HSBC.

| Booking Period | Travel Period |
|------------------------------------|-------------------------------|
| April 20, 2026 – December 31, 2026 | April 20, 2026 – May 31, 2027 |

7. Cardholders must provide the required booking information, which shall be the same information required when booking via the Cathay Pacific website, including but not limited to passenger name, email address, date of birth, travel dates, and destination.
8. Each unique Cathay Pacific discount code may be used once only and is valid for a single transaction. It cannot be transferred, exchanged, replaced, or converted to cash or credit.
9. It is the Qualified Cardholder's responsibility to safekeep the Cathay Pacific discount code to avoid any redemption issues and fraudulent claims.
10. If the Cardholder spends less than the required accumulated spend in his/her transactions and/or did not download and register to the HSBC Philippines App during the Promo Spend Period, the Cardholder will not be eligible to receive the Welcome Gift.
11. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, Welcome Gift eligibility will be forfeited.
12. 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 Gift (USD 120) shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.

13. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
14. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
15. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome gift 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.
16. 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 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.
17. Cardholders should notify HSBC immediately or until 6 months after Promo Period End Date for any dispute regarding eligibility to the Promo. Disputes on redemptions or eligibility raised after the said period will be invalid.
18. Cardholders have until 6 months from SMS reward notification to report non-receipt of reward or incentive related to this promo. Non receipt of reward raised after the said period will not be granted.
19. 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-251754 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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