HSBC Live+ Credit Card Waived Annual Fees For Life Targeted Promo 2026
Terms and Conditions

1. **HSBC Live+ Credit Card Waived Annual Fees For Life Targeted Promo 2026 (**"Promo") shall run from October 2 to December 31, 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 HSBC Live+ Credit Card ("HSBC Credit Card") within the Promo Period through any of these channels: (the "Qualified Cardholder"):
   - Online application link under the **HSBC Live+ Credit Card Waived Annual Fees For Life Targeted 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. The approved Qualified Cardholder ("Cardholder/s") shall be entitled to Waived Annual Fees For Life once the Cardholder reaches the Minimum Accumulated Spend Requirement (refer to the table below) using his/her newly approved and activated HSBC Credit Card, and **registers to the HSBC Philippines app** during the Promo Spend Period.

Credit Card Type	Minimum Accumulated Spend Requirement	Promo Spend Period
HSBC Live+ Credit Card	PHP 60,000	60 days from the card approval date

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. Cash advance, Quasi-cash[2], Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.

5. HSBC will extract from its system and identify Cardholders that meet the criteria in clauses 3 and 4 following the table below on extraction cut-off dates and the coverage of posted accumulated transactions and registration to the HSBC Philippines app.

Coverage of Posted Accumulated Transactions and Registration to HSBC Philippines app	Extraction Cut-off Dates
October 2 to 31, 2026	November 9, 2026
November 1 to 30, 2026	December 7, 2026
December 1 to 31, 2026	January 8, 2027
January 1 to 31, 2027	February 8, 2026
February 1 to 28, 2027	March 8, 2027
March 1 to 31, 2027	April 8, 2027

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. Cardholders who have Qualified Spend that meet the Minimum Accumulated Spend Requirement and who have registered to the HSBC Philippines app will receive an SMS notification within 7-10 banking days from the

[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.

extraction cut-off dates from the table above through his/her Philippine mobile number registered in HSBC's records.

7. If the Cardholder spends less than the accumulated spend requirement in his/her transactions and/or does not register to the HSBC Philippines app during the Promo Spend Period, the Cardholder will not be eligible for the Waived Annual Fees For Life.

8. In the event that the HSBC Credit Card becomes delinquent, suspended, cancelled or terminated during the extraction cut-off date, the Waived Annual Fees For Life eligibility will be forfeited.

9. The Waived Annual Fees For Life offer is only applicable on the approved card that the cardholder received under this Promo. If a qualified cardholder converts / upgrades / downgrades to a different HSBC Credit Card in succeeding years, then s/he will no longer enjoy waived annual fees on the converted / upgraded / downgraded credit card.

10. 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 Annual Fee amounting to PHP5,000 for HSBC Live+ Credit Card shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.

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

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

13. Cardholders who applied under this Promo are not allowed to choose a different HSBC Credit Card welcome offer 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.

14. 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.

15. 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.

16. 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-268926 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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