



HSBC Live+ Credit Card Luggage Acquisition Promo 2026 Terms and Conditions

1. **HSBC Credit Cards Luggage Acquisition Promo 2026** (the "Promo") shall run from September 4, 2026 to November 30, 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 Credit Cards Luggage Acquisition Promo 2026
- Through HSBC direct online- or print- sponsored ads by applying via the application link for the HSBC Credit Cards Luggage Acquisition Promo 2026

On-ground

- HSBC designated booths, by applying under the HSBC Credit Cards Luggage Acquisition Promo 2026
- HSBC Branches nationwide, by applying under the HSBC Credit Cards Luggage 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") shall be entitled to the following luggage items ("Welcome Gift") once the Cardholder has reached the Minimum Accumulated Spend Requirement 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	Spend Requirement	Welcome Gift
HSBC Live+ Credit Card	PHP 40,000 within 60 days from the card approval date	Hedgren Yuno S FP Carry-on Luggage

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases¹, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Cash advance, Quasi-cash², Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
5. 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 posted accumulated transactions.

Coverage of Accumulated Posted Transactions	Extraction Cut-off Dates
September 4 to September 30, 2026	October 6, 2026
October 1 to October 31, 2026	November 6, 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 November 30, 2026	December 7, 2026
December 1 to 31, 2026	January 6, 2027
January 1 to 31, 2027	February 5, 2027
February 1 to 28, 2027	March 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 meet the Minimum Accumulated Spend Requirement for qualified transactions will receive an SMS notification, through his/her mobile number registered in HSBC's records. SMS notification will be sent within 10 working days after the extraction schedule above. The SMS will contain a Claim Code that will be unique to the Qualified Cardholder.
7. Qualified Cardholder must pick up the Welcome Gift at any of the following Travel Club branches ("redemption hubs"). Qualified Cardholder may choose to pick up their welcome gift from any of the redemption hubs below.

Metro Manila	ALABANG TOWN CENTER 2nd Level Expansion Mall, Alabang Town Center, Alabang Muntinlupa City 1780 AYALA MALLS TRINOMA Level 2 NTDCC TriNoma, Edsa Corner North Quezon City GLORIETTA 4 2F Glorietta 4, Ayala Center, Makati City 1224 ONE BONIFACIO HIGH STREET Upper Ground, One Bonifacio High Street, Fort Bonifacio Taguig City 1634 ROBINSONS PLACE MANILA 2nd Level Rob Place Midtown, Ermita, M. Adriatico & Pedro Gil St., Ermita Ermita Manila 1000 SM MALL OF ASIA Ground Floor, SM Mall of Asia, SM Central Business Park Bay City, SM Central Business Park, Bay City Pasay City 1308 SM MEGAMALL 2/F Building A, SM Megamall, EDSA corner Julia Vargas Avenue, Mandaluyong City 1555
Luzon	SM CITY CLARK Upper Ground Floor, SM City Clark Angeles City 2009 SM CITY MARILAO Ground Floor, SM City Marilao, Km. 21 Barangay Ibayo, McArthur Highway, Marilao, Bulacan 2019
Visayas	AYALA CENTER CEBU Ground Floor, Ayala Center, Cebu Business Park Cebu City 6000
Mindanao	AYALA MALLS CENTRIO

	Level 2 Space Centrio Mall, C.M. Recto Ave. Cagayan de Oro City 9000
	AYALA ABREEZA MALL Level 2 Abreeza Mall Davao City 8000

8. To redeem the Welcome Gift at the chosen Travel Club branch/redemption hub, Qualified Cardholder must present the following:
 - SMS Message from HSBC PH (as sender) containing Unique claim code informing customer that they are qualified to claim the luggage
 - Customer must state last four digits of their mobile number for further authentication.
9. Redemption period is until 60 days from the end of the promo period or upon SMS redemption notification, whichever comes last.
10. Authorized representatives are allowed to pick up the Welcome Gift on behalf of the Qualified Cardholder, with the following requirements to be presented:
 - A signed authorization letter from the Qualified Cardholder bearing the following information:
 - Authorized representative's name
 - Unique Claim Code
 - Last 4 digits of Qualified Cardholder's mobile number
 - Print out/screenshot of the SMS message from HSBC PH (as sender) containing Unique claim code informing customer that they are qualified to claim the luggage
11. Qualified Cardholders or authorized representatives with incomplete requirements will not be allowed to redeem.
12. If the Qualified Cardholder spends less than the required accumulated spend in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any Welcome Gift.
13. 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.
14. If the HSBC Credit Card under this Promo is cancelled within 24 months from its approval date, then the Cardholder agrees to pay a cancellation fee depending on the HSBC Credit Card booked.

Credit Card Type	Cancellation Fee
HSBC Live+ Credit Card	P7,500

This amount shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.

15. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
16. The Welcome Gift will be covered by Primer Group's standard merchandise warranty. It is understood that HSBC shall not in any way be liable for any claims arising from the said merchandise warranty.
17. In the event that the item is to be phased out or stocks are fully depleted, the Qualified Cardholder may receive a substitute welcome gift of similar value from HSBC's other credit card acquisition promos applicable for Qualified Cardholder's approved card type. The substitute gift will be under the final discretion of HSBC Philippines.

18. It is the Qualified Cardholders' responsibility to safekeep the redemption information including the Unique Claim Code to avoid any redemption issues and fraudulent claims.
19. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
20. Qualified 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.
21. 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.
22. Cardholders should notify HSBC immediately or until 3 months after end of spend period for any dispute regarding eligibility to the Promo. Disputes raised after the said period will be considered as invalid disputes.
23. Cardholders have until 3 months until end of spend period to report non receipt of SMS redemption notification related to this promo. Non receipt of the SMS redemption notification raised after the said period will not be granted.
24. 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-266413 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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