



HSBC Premier Top Tier Acquisition and Top Tier Top-Up Promotion with HSBC Premier Travel Card Terms & Conditions:

1. The HSBC Premier Top Tier Acquisition and Top Tier Top-Up Promotion with HSBC Premier Travel Card ("Promo") is a new-to-HSBC Premier acquisition and existing-to-HSBC Premier program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") that runs from March 9, 2026 to April 30, 2026 ("Promo Period"). Spend period is 60 days from the card approval date ("Promo Spend Period").
2. The incentives offered under this Promo cannot be availed of jointly with benefits under any other on-going HSBC Premier Acquisition and Top-up Promos.
3. For the purposes of this Promo, the following terms shall be defined as follows:
 - a. **"Existing Non-HSBC Premier Customer"** means an HSBC customer with no HSBC Premier relationship in the past 36 months prior to upgrade to Premier.
 - b. **"Non-existing HSBC Customer"** means a customer with no HSBC banking relationship in the past 36 months prior to account opening.
 - c. **"New-to-HSBC Premier Customer"** means a customer who is either an Existing Non-HSBC Premier Customer or a Non-existing HSBC Customer who meets the HSBC Premier Acquisition Promo's Eligibility Requirements.
 - d. **"Existing HSBC Premier Customer"** means an HSBC customer with an HSBC Premier relationship as of January 31, 2026 and who maintains their respective Premier eligibility requirements as dictated in the HSBC Premier Terms and Conditions.
 - e. **"Fresh Funds"** are funds transferred into HSBC and coming from sources outside HSBC. Funds transferred and/or coming from sources in HSBC will not be considered "fresh funds."
 - f. **"Total Relationship Balance"** (TRB) is calculated based on the average total balances in all deposit accounts, plus the market value of all investments and insurance held, within the bundled account package in the account holder's name in any one calendar month.
 - g. **"Minimum Accumulated Spend Requirement"** refers to the amount that an Availer must spend using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period. The Minimum Accumulated Spend Requirement is Php80,000.
 - h. **"Qualified Spend"** consist of the following transactions that can be made to meet the Minimum Accumulated Spend Requirement: straight purchases, merchant installment purchases¹, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period.
 - i. **"Non-qualified Spend"** consist of the following transactions that will not be considered toward the Minimum Accumulated Spend Requirement: Cash Advance, Quasi-Cash², Balance Transfer, Cash Installment Plan, Casino Transactions, Business-related Transactions, Cancelled/Reversed and Fraudulent Transactions.
4. HSBC Premier's Terms and Conditions apply to this Promo. In the event of any inconsistency, the Promo's Terms and Conditions shall prevail. HSBC Premier Terms and Conditions are found at [HSBC Forms and Downloads| Help and Support - HSBC PH](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/general-terms-and-conditions.pdf>. HSBC Credit Card Terms and Conditions can be found at [HSBC Forms and Downloads| Help and Support - HSBC PH](#) or at <https://www.hsbc.com.ph/content/dam/hsbc/ph/docs/help/2023-03-credit-card-terms-and-conditions-and-fees-and-charges.pdf>.
5. In the event of a dispute arising out of this Promo, the decision of HSBC shall be final with concurrence of DTI.

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 on the Availer'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.



A. Top Tier Acquisition Promo

1. The Top Tier Acquisition Promo is open to all New-to-HSBC Premier Customers (“Top Tier Acquisition Availer”). The Top Tier Acquisition Promo is open to customers opening/upgrading sole or joint accounts. For joint accounts, at least one of the joint accountholders must meet the Eligibility Requirements. In case more than one joint accountholder meets the Eligibility Requirements, only one may redeem the Welcome Rewards.
2. **Eligibility Requirements.**
 - a. For Non-existing HSBC Customers:
 - i. opens an HSBC Premier via Total Relationship Balance relationship within the Promo Period;
 - ii. brings in Fresh Funds of at least Php10,000,000 by the end of the second month from account opening date;
 - iii. maintains Php10,000,000 TRB for 12 months from the account opening date;
 - iv. has no existing HSBC Premier Mastercard in the past 15 months;
 - v. applies for a new primary HSBC Premier Travel Card by the end of the second month from account opening date;
 - vi. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period;
 - vii. registers to the HSBC Philippines app; and
 - viii. declares an existing PH mobile number that will be in HSBC’s records.
 - b. For Existing Non-HSBC Premier Customers:
 - i. upgrades their account to HSBC Premier via Total Relationship Balance within the Promo Period; and
 - ii. brings in Fresh Funds of at least Php10,000,000 by the end of the second month from account upgrade date;
 - iii. maintains Php10,000,000 TRB for 12 months from the account upgrade date;
 - iv. has no existing HSBC Premier Mastercard in the past 15 months;
 - v. applies for a new primary HSBC Premier Travel Card by the end of the second month from account opening date;
 - vi. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period;
 - vii. registers to the HSBC Philippines app; and
 - viii. has an existing PH mobile number registered in HSBC’s records.
3. **Welcome Rewards Options.** Top Tier Acquisition Availers can redeem their Welcome Rewards in the form of Cathay Pacific Asia Miles (“Asia Miles”) or cashback to their HSBC Premier Travel Card. They can indicate their choice of Welcome Rewards through the Top Tier Acquisition Promo Redemption Form, which is available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. Welcome Rewards are not convertible to cash.

Welcome Rewards Tier	TRB in Fresh Funds Requirement	Approved HSBC Credit Card	Minimum Accumulated Spend Requirement	Welcome Rewards
Top Tier	At least Php10,000,000	HSBC Premier Travel Card	Php80,000	50,000 Asia Miles or Php50,000 Cashback to Credit Card



4. **Disqualification and Penalty/ies.**

In the event that the HSBC Premier Travel Card becomes delinquent, suspended, cancelled or terminated during the cut-off date (see Section C, Subsection b, Item 2), the Welcome Rewards will be forfeited and will not be rewarded to the Top Tier Acquisition Availer.

In the cases detailed below, Top Tier Acquisition Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Welcome Rewards received by the Top Tier Acquisition Availer from their account without need of prior notice (i.e., Php50,000).

- a. The Top Tier Acquisition Availer's funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.
- b. The Top Tier Acquisition Availer closes their HSBC Premier relationship within 12 months from date of account opening or upgrade; or
- c. The Top Tier Acquisition Availer's TRB falls below the minimum TRB in Fresh Funds requirement of Php10,000,000 at any time within 12 months from date of account opening or upgrade.
- d. The HSBC Premier Travel Card is cancelled within 24 months from its approval date.

If the Top Tier Acquisition Availer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Top Tier Acquisition Availer's account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice.

5. Top Tier Acquisition Availers should notify HSBC up to 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.

B. Top Tier Top-Up Promo

1. The Top Tier Top-Up Promo is open to all Existing HSBC Premier Customers who meet the Promo's Eligibility Requirements ("Top Tier Top-Up Availer"). The Top Tier Top-Up Promo is open to customers with sole or joint accounts. For joint accounts, at least one of the joint accountholders must meet the Eligibility Requirements. In case more than one joint accountholder meets the Eligibility Requirements, only one may redeem the Top-Up Rewards.
2. **Eligibility Requirements.** A Top Tier Top-Up Availer must fulfill the following:
 - a. brings in Fresh Funds of at least Php5,000,000 within the Promo Period;
 - b. maintains at least Php5,000,000 of the Fresh Funds in their Premier account for 12 months from the Fresh Funds deposit date;
 - c. maintains Php10,000,000 TRB for 12 months from the Fresh Funds Deposit Date;
 - d. applies for a new primary HSBC Premier Travel Card by the end of the second month from Fresh Funds deposit date;
 - e. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Premier Travel Card within the Promo Spend Period;
 - f. registers to the HSBC Philippines app; and
 - g. has an existing PH mobile number registered in HSBC's records.
3. **Top-up Rewards Options.** Top Tier Top-Up Availers can redeem their Top-up Rewards in the form of Asia Miles or cashback to their HSBC Premier Travel Card. They can indicate their choice of Top-up Rewards through the Top Tier Top-Up Promo Redemption Form, which is available through their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer. Top-Up Rewards are not convertible to cash.



Fresh Funds Requirement	TRB Requirement	Approved HSBC Credit Card	Minimum Accumulated Spend Requirement	Top-Up Rewards
At least Php5,000,000	At least Php10,000,000	HSBC Premier Travel Card	Php80,000	50,000 Asia Miles or Php50,000 Cashback to Credit Card

4. Disqualification and Penalty/ies.

In the event that the HSBC Premier Travel Card becomes delinquent, suspended, cancelled or terminated during the cut-off date (see Section C, Subsection b, Item 2), the Top-up Rewards will be forfeited and will not be rewarded to the Top Tier Top-Up Availer.

In the cases detailed below, Top Tier Top-Up Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Top-up Rewards received by the Availer from their account without need of prior notice (i.e., Php50,000).

- a. The Top Tier Top-Up Availer’s funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.
- b. The Top Tier Top-Up Availer closes their HSBC Premier relationship within 12 months from Fresh Funds deposit date;
- c. The Top Tier Top-Up Availer does not maintain at least Php5,000,000 of the Fresh Funds in their Premier account for 12 months from the Fresh Funds deposit date;
- d. The Top Tier Top-Up Availer’s TRB falls below the minimum Php10,000,000 TRB requirement at any time within 12 months from Fresh Funds deposit date; or
- e. The HSBC Premier Travel Card is cancelled within 24 months from its approval date.

If the Top Tier Top-Up Availer’s account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Top Tier Top-Up Availer’s account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice.

5. Top Tier Top-Up Availers should notify HSBC up to 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.

C. Redemption Guidelines

a. Asia Miles – Redemption Guidelines

1. **The Rewards.** Availers will receive Asia Miles credited to their Asia Miles account. Upon filling out the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form, they will need to give their Asia Miles membership number and the name of their Asia Miles account. Availers must have an Asia Miles account to receive their Asia Miles. Standard Asia Miles account creation follows.
2. **Rewards Notification.** Availers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC’s records, on the first banking Monday of the next month after each cut-off date in which their submission of the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form was included.

The SMS notification will contain the following:

- The number of miles credited to the Asia Miles account; and
- The Asia Miles account number to which the miles were credited.



If the Availer does not receive an SMS notification on the below SMS Notification Dates for Rewards, they should reach out to their Relationship Manager for assistance. If they do not reach out within 6 months from their respective SMS Notification Date for Reward, the Availer forfeits their Reward.

Account opening and upgrade coverage	Fulfillment of Funds Deposit and HSBC Credit Card Application coverage	Fresh and Card date	Fulfillment of Accumulated requirement	Minimum Spend	Cut-off Dates	SMS Notification Date for Rewards
March 9 – March 31, 2026	March 9 – May 31, 2026		March 9 – March 31, 2026		April 15, 2026	May 4, 2026
			April 1 – April 30, 2026		May 15, 2026	June 1, 2026
			May 1 – May 31, 2026		June 15, 2026	July 6, 2026
			June 1 – June 30, 2026		July 15, 2026	August 3, 2026
			July 1 – July 31, 2026		August 17, 2026	September 7, 2026
			August 1 – August 31, 2026		September 15, 2026	October 5, 2026
April 1 – April 30, 2026	April 1 – June 30, 2026		April 1 – April 30, 2026		May 15, 2026	June 1, 2026
			May 1 – May 31, 2026		June 15, 2026	July 6, 2026
			June 1 – June 30, 2026		July 15, 2026	August 3, 2026
			July 1 – July 31, 2026		August 17, 2026	September 7, 2026
			August 1 – August 31, 2026		September 15, 2026	October 5, 2026
			September 1 – September 30, 2026		October 15, 2026	November 9, 2026

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.

3. Reward Redemption.

- a. The Availer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome or Top-Up Rewards. Availers can get a copy of the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- b. The Availer chooses Asia Miles as their Welcome or Top-Up Rewards Option.
- c. The Availer writes their Asia Miles account number and the name of their Asia Miles account.
- d. The Availer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC’s records. Availers with no primary Philippine mobile number in HSBC’s records will not receive an SMS.
- e. Availers who received no Asia Miles credits to their Asia Miles account after receipt of the SMS notification may contact their Relationship Manager or call the HSBC Premier Hotline +63 (2) 8858-0800.
- f. All questions or disputes regarding the redeemed products and/or services shall be resolved by Cathay Pacific.
- g. Asia Miles terms and conditions apply.

b. HSBC Credit Card Cashback – Redemption Guidelines

1. **The Rewards.** Availers will receive a cashback to their HSBC Premier Travel Card on their respective SMS Notification Date for Rewards, as detailed in Section C.b.2 Rewards Notification.



2. Rewards Notification. Availers will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC’s records, on the first banking Monday of the next month after each cut-off date in which their submission of the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form was included. The SMS notification will contain the following:

- The cashback amount to be credited to the Availer’s HSBC Credit Card; and
- The last 4 digits of the Availer’s HSBC Credit Card number.

If the Availer does not receive an SMS notification on the below SMS Notification Dates for Rewards, they should reach out to their Relationship Manager for assistance. If they do not reach out within 6 months from their respective SMS Notification Date for Reward, the Availer forfeits their Reward.

Account opening and upgrade coverage	Fulfillment of Funds Deposit and HSBC Credit Card Application coverage	Fresh and Card date	Fulfillment of Accumulated requirement	Minimum Spend	Cut-off Dates	SMS Notification Date for Rewards
March 9 – March 31, 2026	March 9 – May 31, 2026		March 9 – March 31, 2026		April 15, 2026	May 4, 2026
			April 1 – April 30, 2026		May 15, 2026	June 1, 2026
			May 1 – May 31, 2026		June 15, 2026	July 6, 2026
			June 1 – June 30, 2026		July 15, 2026	August 3, 2026
			July 1 – July 31, 2026		August 17, 2026	September 7, 2026
			August 1 – August 31, 2026		September 15, 2026	October 5, 2026
April 1 – April 30, 2026	April 1 – June 30, 2026		April 1 – April 30, 2026		May 15, 2026	June 1, 2026
			May 1 – May 31, 2026		June 15, 2026	July 6, 2026
			June 1 – June 30, 2026		July 15, 2026	August 3, 2026
			July 1 – July 31, 2026		August 17, 2026	September 7, 2026
			August 1 – August 31, 2026		September 15, 2026	October 5, 2026
			September 1 – September 30, 2026		October 15, 2026	November 9, 2026

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.

4. Reward Redemption.

- The Availer must sign and submit to their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome or Top-Up Rewards. Availers can get a copy of the Top Tier Acquisition or Top Tier Top-Up Promo Redemption Form from their Relationship Manager, Premier Business Development Officer, or Premier Relationship Officer.
- The Availer chooses HSBC Credit Card Cashback as their Welcome or Top-Up Rewards Option.
- The Availer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC’s records. Availers with no primary Philippine mobile number in HSBC’s records will not receive an SMS.
- Availers who received no cashback to their HSBC Credit Card on their after receipt of the SMS notification may contact their Relationship Manager or call the HSBC Premier Hotline +63 (2) 8858-0800.



For inquiries or complaints, please call HSBC's Customer Service at (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 or talk to us through Chat by clicking on the icon at the bottom right of our homepage. If you want to find out more about HSBC's customer feedback procedures, please visit hsbc.com.ph/feedback.

The Hongkong and Shanghai Banking Corporation Limited is regulated by the Bangko Sentral ng Pilipinas <http://www.bsp.gov.ph>

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