HSBC Premier Acquisition and Member-Get-Member Promotion – Credit Card Cashback or Philippine Airlines Mabuhay Miles Terms & Conditions:

1. The HSBC Premier Acquisition and Member-Get-Member Promotion – Credit Card Cashback or Philippine Airlines Mabuhay Miles ("Promo") is a new-to-HSBC Premier acquisition and member-get-member program of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") that runs from November 1, 2026 to December 31, 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, HSBC Premier Upgrade, HSBC Premier Top-up, HSBC Premier Mastercard Acquisition, HSBC Premier Travel Card Acquisition, or HSBC Premier Member-Get-Member Promo.
3. For the purposes of this Promo, the following terms shall be defined as follows:
    a. **"Non-existing HSBC Customer"** means a customer with no HSBC banking relationship in the past 36 months prior to account opening.
    b. **"New-to-HSBC Premier Customer"** ("Availer") means a customer who is a Non-existing HSBC Customer who meets the HSBC Premier Acquisition Promo's Eligibility Requirements.
    c. **"Referrer"** means all existing HSBC Premier customers who maintain their Premier status and make a Successful Referral within the Promo Period.
    d. **"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."
    e. **"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 accountholder's name in any one calendar month.
    f. "HSBC Premier Credit Card" refers to either the HSBC Premier Mastercard or the HSBC Premier Travel Card.
    g. **"Minimum Accumulated Spend Requirement"** refers to the amount that an Availer must spend using his/her newly approved and activated HSBC Premier Credit Card within the Promo Spend Period. For the HSBC Premier Mastercard, the Minimum Accumulated Spend Requirement is Php40,000. For the HSBC Premier Travel Card, 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 purchases[1], 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-Cash[2], 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-coditions.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 form 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. HSBC Premier Acquisition Promo

1. The HSBC Premier Acquisition Promotion ("Acquisition Promo") is open to all New-to-HSBC Premier Customers ("Availer"). The Acquisition Promo is open to customers opening 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. opens an HSBC Premier via Total Relationship Balance relationship within the Promo Period;
    b. brings in Fresh Funds of at least Php3,000,000 by the end of the second month from account opening date;
    c. maintains the TRB required for the applicable Welcome Rewards Tier for 12 months from the account opening date;
    d. has no existing primary HSBC Premier Credit Card in the past 15 months;
    e. applies and is approved for a new primary HSBC Premier Credit Card by the end of the second month from account opening date;
    f. reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Premier Credit Card within the Promo Spend Period;
    g. registers to the HSBC Philippines app; and
    h. declares an existing PH mobile number that will be in HSBC's records.
3. **Welcome Rewards Options.** Availers can redeem their Welcome Rewards in the form of Philippine Airlines Mabuhay Miles ("Mabuhay Miles") or cashback to their HSBC Premier Credit Card. They can indicate their choice of Welcome Rewards through the Acquisition Promo Redemption Form, which is available through their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer. Welcome Rewards are not convertible to cash.

Welcome Rewards Tier	TRB in Fresh Funds Requirement	Approved HSBC Premier Credit Card	Minimum Accumulated Spend Requirement	Welcome Rewards
Tier 1	At least Php3,000,000	HSBC Premier Mastercard	Php40,000	15,000 Mabuhay Miles or Php Php15,000 Cashback to Credit Card
Tier 2	At least Php5,000,000	HSBC Premier Travel Card	Php80,000	32,000 Mabuhay Miles or Php32,000 Cashback to Credit Card
Tier 3	At least Php10,000,000	HSBC Premier Travel Card	Php80,000	50,000 Mabuhay Miles or Php50,000 Cashback to Credit Card

4. **Disqualification and Penalty/ies.**
In the event that the HSBC Premier Credit 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 Availer.

In the cases detailed below, Availers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Welcome Rewards received by the Availer from their account without need of prior notice, to the extent permitted by applicable laws and regulations (i.e., Tier 1 – Php15,000, Tier 2 – Php32,000, Tier 3 – Php50,000).

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

If the Availer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the 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, to the extent permitted by applicable laws and regulations.

5. 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. HSBC Premier Member-Get-Member Promo

1. The HSBC Premier Member-Get-Member Promotion ("MGM Promo") is open to all existing HSBC Premier customers who maintain their Premier status, make a Successful Referral within the Promo Period, and have an existing PH mobile number registered in HSBC's records ("Referrer").
2. **Definition of a Successful Referral.** A Successful Referral is defined as the referral of a New-to-HSBC Premier Customer who meets the following Eligibility Requirements ("Referral"):
    a. Opens to an HSBC Premier via Total Relationship Balance relationship within the Promo Period;
    b. brings in Fresh Funds of at least Php3,000,000 by the end of the second month from account opening date;
    c. maintains at least Php3,000,000 TRB for 12 months from the account opening date.

    For the purposes of this MGM Promo, a Referral who opens an account jointly with the Referrer will not be considered as a Successful Referral.

3. The Referral can open a sole or joint account. For joint accounts, regardless of the number of joint accountholders that meet the Eligibility Requirements, only one (1) will be counted as a Successful Referral.
4. Officers and employees of HSBC, HSBC Wealth, its subsidiaries, and other members of the HSBC Group are disqualified from the MGM Promo.
5. **Referral Rewards Options.** Referrers may redeem their Referral Rewards in the form of Mabuhay Miles or cashback to their HSBC Credit Card. They can indicate their choice of Referral Rewards through the Member-Get-Member Promo Redemption Form ("MGM Form"), which is available through their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer. Referral Rewards are not convertible to cash.

	Referral Rewards
Every Successful Referral	12,000 Mabuhay Miles or Php12,000 Cashback to Credit Card

6. **Disqualification and Penalty/ies.** In the cases detailed below, Referrers shall be disqualified, and HSBC shall automatically have the right to deduct the amount equivalent to the Referral Rewards received by the Referrer from their account without need of prior notice, to the extent permitted by applicable laws and regulations (i.e., for every Successful Referral that is disqualified – Php12,000).
    a. The Referral's funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts.
    b. The Referral closes their HSBC Premier relationship within 12 months from date of account opening; or
    c. The Referral's TRB falls below Php3,000,000 at any time within 12 months from date of account opening.

    If the Referrer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the Referrer'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, to the extent permitted by applicable laws and regulations.
7. Referrers 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. Mabuhay Miles – Redemption Guidelines

1. **The Rewards**. Availers/Referrers will receive Mabuhay Miles credited to their Mabuhay Miles account. Upon filling out the Acquisition Promo Redemption Form / MGM Form, they will need to give their Mabuhay Miles membership number and the name of their Mabuhay Miles account. Availers/Referrers must have a Mabuhay Miles account to receive their Mabuhay Miles. Standard Mabuhay Miles account creation follows.
2. **Rewards Notification.** Availers/Referrers 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 Acquisition Promo Redemption Form/MGM Form was included.

    The SMS notification will contain the following:
    - The number of miles credited to the Mabuhay Miles account; and
    - The last 3 digits of the Mabuhay Miles account number to which the miles were credited.

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

Account opening date coverage	Fulfillment of Fresh Funds Deposit and HSBC Credit Card Application date coverage	Fulfillment of Minimum Accumulated Spend requirement	Cut-off Dates	SMS Notification Date for Rewards
November 1 – November 30, 2026	November 1 – January 31, 2027	November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 1, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027
		April 1 – April 30, 2027	May 17, 2027	June 7, 2027

December 1 – December 31, 2026	December 1, 2026 – February 28, 2027	December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027
		April 1 – April 30, 2027	May 17, 2027	June 7, 2027
		May 1 – May 31, 2027	June 15, 2027	July 5, 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 Premier Credit Card.

3. **Reward Redemption.**
    a. The Availer/Referrer must sign and submit to their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer the Acquisition Promo Redemption Form/MGM Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome/Referral Rewards.
    b. The Availer/Referrer chooses Mabuhay Miles as their Welcome/Referral Rewards Option.
    c. The Availer/Referrer writes their Mabuhay Miles account number and the name of their Mabuhay Miles account.
    d. The Availer/Referrer fulfils the eligibility requirements of the Acquisition/MGM Promo.
    e. The Availer/Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers/Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
    f. Availers/Referrers who received no Mabuhay Miles credits to their Mabuhay Miles account after receipt of the SMS notification may contact their Relationship Manager or call the HSBC Premier Hotline +63 (2) 8858-0800.
    g. All questions or disputes regarding the redeemed products and/or services shall be resolved by Philippine Airlines.
    h. Mabuhay Miles terms and conditions apply.

b. HSBC Credit Card Cashback – Redemption Guidelines

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

   Referrers will receive a cashback to their nominated HSBC Credit Card on their respective SMS Notification Date for Rewards, as detailed in Section C.b.2 Rewards Notification. They can nominate an active HSBC Credit Card in the MGM Form.
2. **Rewards Notification.** Availers/Referrers 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 Acquisition Promo Redemption Form/MGM 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/Referrer does not receive an SMS notification on the below SMS Notification Dates for Rewards, they should reach out to their Premier Relationship Manager for assistance. If they do not reach out within 6 months from their respective SMS Notification Date for Reward, the Availer/Referrer forfeits their Reward.

Account opening date coverage	Fulfillment of Fresh Funds Deposit and HSBC Credit Card Application date coverage	Fulfillment of Minimum Accumulated Spend requirement	Cut-off Dates	SMS Notification Date for Rewards
November 1 – November 30, 2026	November 1 – January 31, 2027	November 1 – November 30, 2026	December 15, 2026	January 4, 2027
		December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 1, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027
		April 1 – April 30, 2027	May 17, 2027	June 7, 2027
December 1 – December 31, 2026	December 1, 2026 – February 28, 2027	December 1 – December 31, 2026	January 15, 2027	February 1, 2027
		January 1 – January 31, 2027	February 15, 2027	March 8, 2027
		February 1 – February 28, 2027	March 15, 2027	April 5, 2027
		March 1 – March 31, 2027	April 15, 2027	May 3, 2027
		April 1 – April 30, 2027	May 17, 2027	June 7, 2027
		May 1 – May 31, 2027	June 15, 2027	July 5, 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 Premier Credit Card.

4. **Reward Redemption.**
   i. The Availer/Referrer must sign and submit to their Premier Relationship Manager, Premier Acquisition Manager, or Premier Relationship Officer the Acquisition Promo Redemption Form/MGM Form with their correct and updated details on or before their respective cut-off dates to avail of the Welcome/Referral Rewards.
   j. The Availer/Referrer chooses HSBC Credit Card Cashback as their Welcome/Referral Rewards Option.
   k. The Availer/Referrer fulfils the eligibility requirements of the Acquisition/MGM Promo.
   l. The Availer/Referrer will receive an SMS Rewards Notification to be sent to their primary Philippine mobile number as registered in HSBC's records. Availers/Referrers with no primary Philippine mobile number in HSBC's records will not receive an SMS.
   m. Availers/Referrers who received no cashback to their HSBC Credit Card after receipt of the SMS notification may contact their Premier 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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