



HSBC Credit Cards Universal Gift Certificates Acquisition Promo 2026 Terms and Conditions

1. **HSBC Credit Cards Universal Gift Certificates Acquisition Promo 2026** (the "Promo") shall run from March 16, 2026 to May 15, 2026 (the "Promo Period"). Promo extended until July 31, 2026 as approved by DTI-FTEB. 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 Red Platinum Mastercard or 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 Universal Gift Certificates Acquisition Promo 2026
- Through HSBC direct online or print sponsored ads by applying via the application link for the HSBC Credit Cards Universal Gift Certificates Acquisition Promo 2026

On-ground

- HSBC designated booths, by applying under the HSBC Credit Cards Universal Gift Certificates Acquisition Promo 2026
- HSBC Branches nationwide, by applying under the HSBC Credit Cards Universal Gift Certificates 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. The approved Qualified Cardholder ("Cardholder/s") shall be entitled to Universal Gift Certificates worth up to PHP 15,000 ("Welcome Gift") once requirements are met within the Promo Spend Period.

Credit Card Type	Requirement	Welcome Gift
HSBC Live+ Credit Card or HSBC Red Platinum Mastercard	PHP 40,000 spend + Download and Register to the HSBC Philippines App ¹	PHP 4,000 worth of Universal eGCs
	PHP 65,000 spend + Download and Register to the HSBC Philippines App	PHP 6,000 worth of Universal eGCs
	PHP 100,000 spend + Download and Register to the HSBC Philippines App	PHP 8,000 worth of Universal eGCs
	PHP 145,000 spend + Download and Register to the HSBC Philippines App	PHP 10,000 worth of Universal eGCs

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases², bills payment and online purchases transacted and subsequently posted

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.

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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 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.

Cardholders who qualify for a higher spending tier in a subsequent extraction cut-off will receive a top-up eGC corresponding to the incremental tier achieved.

Coverage of Accumulated Posted Transactions and Registration to HSBC Philippines App	Extraction Cut-off Dates
March 16 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
September 1 to 30, 2026	October 9, 2026
October 1 to 31, 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 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 will receive an Email and SMS notification within 10-15 banking days from the extraction cut-off dates from the table above through his/her Philippine mobile number and email address registered in HSBC's records. The email and SMS will contain an eGC link that will direct to the page containing the eGC.
7. Redemption of eGC will only be valid for 90 days upon receipt of the eGC link. Once redeemed, Cardholder can store the eGC as credits of the said merchant for future use. eGC will be in denominations of PHP1000 each. Unused Giftaway Universal eGCs after the Redemption Period shall be deemed forfeited and will no longer be valid for redemption.

If the total value of the eGC code is not used up, no cash change will be given and the redeemed eGC code may no longer be re-used. Once the link expires, Cardholder will no longer be able to access the eGC links. Redeemed eGC links are covered by the Terms and Conditions of Giftaway.
8. It is the Qualified Cardholder's responsibility to safekeep the eGC links to avoid any redemption issues and fraudulent claims.
9. All questions or disputes regarding the redeemed products and/or services shall be resolved by the merchant where the gift certificate was redeemed.
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

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.

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Cardholder will not be eligible for any 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 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 raised after the said period will be considered as invalid disputes.
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-251746 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.

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

Approved by:

Niki Chua Bangsil
Head of Retail Products- Unsecured Lending

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