



HSBC's 2023 Cash Back Promo for CIP Wave 7

Terms and Conditions

1. HSBC's 2023 Cash Back Promo for CIP (the "Promo") is open to selected primary HSBC Credit Cardholders whose cards are issued in the Philippines and who received an invite to participate in this Promo through email or SMS (the "Cardholder").
2. Promo Period is from August 17, 2023 to September 17, 2023.
3. Under the Promo, Cardholders shall be entitled to a one-time cash back worth PHP2,000 if they apply for HSBC's Cash Installment Plan ("CIP") at the prevailing monthly interest rates and tenors, and are subsequently approved. Approved CIP amount must be at least PHP100,000, single or accumulated in the same HSBC Credit Card.
4. CIP application, including amounts, are subject to final approval by HSBC. HSBC will notify Cardholders by SMS to their mobile number, as registered in HSBC's records, if their application is approved within two (2) banking days from the date of approval.
5. Cardholders who qualify for the cash back may expect the amount to be credited to their HSBC Credit Card by September 29, 2023.
6. Cardholders may qualify for the cash back only once per HSBC Credit Card within the Promo Period.
7. The cash back cannot be exchanged for any other reward or converted to a Manager's Check or other similar financial instruments.
8. Cardholders will be disqualified from the Promo if their HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated any time within the Promo Period up to crediting of the cash back.
9. Disputes with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc. shall be resolved by HSBC. The complainant has recourse with the Department of Trade and Industry.
10. Fraud, abuse or any unauthorised action relating to the availment of the Products, the awarding of the cash back or the participation in the Promo may result in the disqualification of the Cardholder from the Promo, suspension and/or cancellation of card privileges and/or the charging of the full cost of the cash back to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
11. General Terms and Conditions for HSBC's Cash Installment Plan shall apply.

Per DTI-Fair Trade Permit No. FTEB- 173747Series of 2023.