



**HSBC's 2023 Processing Fee Waiver Promo for BT Wave 7  
Terms and Conditions**

1. HSBC's 2023 Processing Fee Waiver Promo for BT (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 waiver of the PHP650 processing fee if they apply for HSBC's Card Balance Transfer Plan ("BT") at the prevailing monthly interest rates and tenors, and are subsequently approved.
4. BT applications, 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 may qualify for the fee waiver only once per HSBC Credit Card within the Promo Period.
6. 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.
7. Fraud, abuse or any unauthorised action relating to the availment of BT, the awarding of the fee waiver 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 PHP650 processing fee to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
8. General Terms and Conditions for HSBC's Card Balance Transfer Plan shall apply.

Per DTI-Fair Trade Permit No. FTEB-173750 Series of 2023.