



## Terms & Conditions

1. **SM Store Installment Fest 2 – Summer Promo** (“Promo”) is open to HSBC all credit cardholders whose cards are issued in the Philippines (“Cardholder/s”) and are in good credit standing during the Promo Period. For avoidance of doubt, an HSBC credit card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw or terminate the card pursuant to the HSBC Card Terms and Conditions as well as Legal and Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa Cash Back, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard and HSBC Platinum Visa Rebate. Debit and Corporate cards are excluded from the Promo.
3. Promo is from **May 1, 2024** to **June 30, 2024** (“Promo Period”).
4. Cardholders can get a chance to instantly win a P5,000 SM Gift Pass with a minimum single-receipt spend of P5,000 0% installment transaction at any SM Store branch (“Offer”) during the Promo Period.
5. (HSBC 0% Credit Card Installment Plan can be applied to transactions with minimum spend and tenor requirements:

TENOR	MIN. SPEND
3 months	PHP5,000

6. Cardholders must settle payment with their HSBC credit card to enjoy the Offer.
7. Redemption of prizes will be from **May 1, 2024** to **August 30, 2024**.
8. Upon completing the installment transaction of P5,000 using their HSBC credit card at SM Store, the transaction receipt will generate a coupon indicating whether the Cardholder wins an instant prize. There will be no non-winning stub to be printed for the qualified non-winning transactions.
9. There will be forty (40) winners of HSBC cardholders nationwide.
10. How to claim the prize:
  - Winner must present the following documents at the BCO Counter of SM Store where the transaction was made. Branch Marketing Manager or Customer Service (BCO) Manager must verify the winning transaction prior to awarding of prizes to the Cardholder:
    - a. Original winning transaction receipt
    - b. Original winning charge slip
    - c. Original winning stub
    - d. Credit card used for the winning transaction – Valid ID
  - Winner must surrender and sign the original winning stub.

- The transaction receipt and winning charge slip should be marked/ stamped "CLAIMED" upon release of the prize.
  - Cardholder can only claim his/ her prize at the same branch of SM Store where transaction was made.
11. SM Store will not replace lost or damaged prizes caused by the Cardholder.
  12. SM Store and HSBC reserve the right to disclose and publish names, photos, and other information of the winners in any mode or manner as they deem appropriate.
  13. Employees of SM Store and its accredited advertising agencies and suppliers, and their family relatives up to 2<sup>nd</sup> degree of consanguinity or affinity are disqualified from participating in the promotion.
  14. The Offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
  15. The Offer is non-transferable. Prize is non-convertible to cash.
  16. Cardholders with mandatory and government-regulated discount have the option to choose which promo or discount to apply in their purchase of goods and services which are on promotional discount.
  17. The Offer cannot be exchanged for cash or other products.
  18. HSBC is not a supplier of the products and services provided in relation to the Offer of the Promo. Any dispute concerning the quality of goods and services provided by SM Store shall be settled directly between the Cardholder and SM Store.
  19. The Promo is bound by the terms and conditions stipulated by HSBC and SM Store.
  20. Disputes with respect to the Cardholder's eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC in concurrence with DTI.
  21. 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-191368, Series of 2024.

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](http://hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://hsbc.com.ph/feedback).

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