



HSBC Red Mastercard x GCash Credits Acquisition Promo 2025 Terms and Conditions

1. **HSBC Red Mastercard x GCash Credits Acquisition Promo 2025** (the "Promo") shall run from April 1, 2025 to June 30, 2025 (the "Promo Period"). 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 Mastercard ("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 Red Mastercard x GCash Credits Acquisition Promo 2025
- Through HSBC direct online- or print- sponsored ads by applying via the application link for the HSBC Red Mastercard x GCash Credits Acquisition Promo 2025

On-ground

- HSBC designated booths, by applying under the HSBC Red Mastercard x GCash Credits Acquisition Promo 2025
- HSBC Branches nationwide, by applying under the HSBC Red Mastercard x GCash Credits Acquisition Promo 2025

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. Under this Promo, the approved Qualified Cardholder ("Cardholder") shall be entitled to PHP3,000 GCash Giftaway eGCs ("Welcome Gift") once the Cardholder reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Red Mastercard during the Promo Spend Period.

Credit Card Type	Spend Requirement	Welcome Gift
HSBC Red Mastercard	PHP 25,000 within 60 days from the card approval date	PHP3,000 GCash Giftaway eGCs

4. Qualified Promo Spend transactions ("Qualified Spend") shall be straight purchases, merchant installment purchases¹, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Cash advance, Quasi-cash², Balance Transfer, Cash Installment Plan and business transactions are disqualified in the Promo.
5. HSBC will extract from its system and identify Cardholders with Qualified Spend and who have reached the Minimum Accumulated Spend Requirement following the table below on extraction cut-off dates and the coverage of posted accumulated transactions.

Coverage of Accumulated Posted Transactions	Extraction Cut-off Dates
April 1, 2025 to April 30, 2025	May 8, 2025
May 1, 2025 to May 31, 2025	June 9, 2025

¹ 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.

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.

June 1 to June 30, 2025	July 9, 2025
July 1 to 31, 2025	August 8, 2025
August 1 to 31, 2025	September 9, 2025
September 1 to 30, 2025	October 9, 2025

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 SMS notification within 7-10 banking days from the extraction cut-off dates from the table above through his/her Philippine mobile number registered in HSBC's records. The SMS will contain an eGC link that will direct to the page containing the eGC.

7. Redemption of eGCs will only be valid for 90 days upon receipt. Once redeemed, customer can store the eGCs as credits of the said merchant for future use. eGC will be in denominations of PHP1000 each. Unused GCash Giftaway 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, customer 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. If the Cardholder spends less than the required accumulated spend in his/her transactions during the Promo Spend Period, the Cardholder will not be eligible for any Welcome Gift.
10. 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.
11. 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 amounting to PHP3,000 shall be charged to his/her HSBC Credit Card account. This must be paid before the HSBC Credit Card may be cancelled by HSBC.
12. The Promo is non-transferable, and cannot be converted or exchanged for cash, credit, benefit, advantage, or any property.
13. This offer cannot be availed in conjunction with other ongoing HSBC Credit Card Acquisition Promos unless otherwise specified by HSBC.
14. 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.
15. 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 absolute 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.

16. Cardholders should notify HSBC immediately or until 3 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.
17. Cardholders have until 3 months 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.
18. 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-218076 Series of 2025.

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.

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