



HSBC Live+ Credit Card x Moment Group Inc. Acquisition Promo 2024 Terms and Conditions

1. **HSBC Live+ Credit Card x Moment Group Inc. Acquisition Promo 2024** (the "Promo") shall run from July 8, 2024 to December 31, 2024 (the "Promo Period"). Spend period is 60 days from the card delivery date (the "Promo Spend Period").
2. The Promo is open to new-to-bank (HSBC Philippines) individual applicants applying for 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 Live+ Credit Card x Moment Group Inc. Acquisition Promo 2024
- Through HSBC direct online- or print- sponsored ads by applying via the application link for the HSBC Live+ Credit Card x Moment Group Inc. Acquisition Promo 2024

On-ground

- HSBC designated booths, by applying under the HSBC Live+ Credit Card x Moment Group Acquisition Promo 2024
- HSBC Branches nationwide, by applying under the HSBC Live+ Credit Card x Moment Group Acquisition Promo 2024

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 Php 6,000 Moment Group Inc. Giftaway eGCs or Giftaway Universal eGCs ("Welcome Gift") once the Cardholder reaches the Minimum Accumulated Spend Requirement using his/her newly approved and activated HSBC Live+ Credit Card during the Promo Spend Period.

Credit Card Type	Minimum Accumulated Spend Requirement	Welcome Gift	Cardholder's Residence Location
HSBC Live+ Credit Card	PHP 18,000 within 60 days from the card delivery date	Php 6,000 worth of Moment Group Inc. Giftaway eGCs	All Qualified Cardholders residing in Greater Metro Manila (Metro Manila, Bulacan, Cavite, Laguna, Rizal, Pampanga) and Baguio
		Option between Php 6,000 worth of Moment Group Inc. Giftaway eGCs or Php 6,000 Giftaway Universal eGCs	All Qualified Cardholders residing OUTSIDE Greater Metro Manila and Baguio (Example: Batangas, Cebu, Davao, etc.)

The Moment Group Inc. Giftaway eGCs can be used in Din Tai Fung, Manam, Ooma, 8 Cuts, The Mess Hall and Mo's Cookies shops in the Philippines only. Giftaway Universal eGCs can also be used in Moment Group Inc. shops in the Philippines.

All eligible cardholders residing in Greater Metro Manila and Baguio will receive Php 6,000 worth of Moment Group Inc. Giftaway eGCs while eligible cardholders outside the said residence location will have the option to choose between Php 6,000 worth of Moment Group Inc. Giftaway eGCs or Php 6,000 Giftaway Universal eGCs at the start of card application.

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 Posted Accumulated Transactions	Extraction Cut-off Dates
July 8, 2024 to July 31, 2024	August 9, 2024
August 1, 2024 to August 31, 2024	September 9, 2024
September 1, 2024 to September 30, 2024	October 9, 2024
October 1, 2024 to October 31, 2024	November 8, 2024
November 1, 2024 to November 30, 2024	December 9, 2024
December 1, 2024 to December 31, 2024	January 9, 2025
January 1, 2025 to January 31, 2025	February 7, 2025
February 1, 2025 to February 28, 2025	March 7, 2025
March 1, 2025 to March 31, 2025	April 4, 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 eGC will only be valid for 90 days upon receipt. Once redeemed, customer can store the eGC as credits of the said merchant for future use. eGC will be in denominations of PHP 500 each. Unused Moment Group Inc. or Giftaway Universal Plus eGC 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 and/or Moment Group Inc.
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 PHP 6,000 shall be charged

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.

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 and The Moment Group Inc.'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.
16. 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-196502 Series of 2024.

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>. You may get in touch with the Bangko Sentral Consumer Protection and Market Conduct Office through their Email: consumeraffairs@bsp.gov.ph; Webchat: <http://www.bsp.gov.ph>; Facebook: <https://www.facebook.com/BangkoSentralngPilipinas> or SMS: 021582277 (for Globe subscribers only)