



Pioneer Free Insurance Promo & PHP5,000 Giftaway eGC Raffle

Terms & Conditions

1. **Pioneer Free Insurance Promo & PHP5,000 Giftaway eGC Raffle** ("Promo") is open to all HSBC primary credit cardholders within 18-70 years old whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a 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 Regulatory Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard, HSBC Platinum, and HSBC Live+. Debit and Corporate cards are excluded from the promo.
3. Promo is from **December 15, 2024 – March 15, 2025** ("Promo Period").
4. Cardholders who successfully register in the Pioneer Insurance & Surety Corp.'s online registration site (<https://bit.ly/Pioneer500kPTD>) within the Promo Period shall receive **FREE P500,000 Permanent Total Disability Insurance valid for 3 months**, and a raffle entry for a chance to be 1 out of 10 winners of P5,000 Giftaway eGC in the raffle draw ("Offers").
5. Cardholder will receive an SMS confirmation from Pioneer Insurance & Surety Corp. upon successful registration. Pioneer Insurance & Surety Corp. will be sending the coverage summary policy valid for 3 months and information about their free Permanent Total Disability Insurance to the registered email address.
6. Cardholder can only redeem one free insurance and one raffle entry for this Promo. Cardholder can only win once.
7. E-Raffle draw will be on **March 30, 2025** at 10am via Teams video call with Pioneer & HSBC representatives.
8. 10 winners of the P5,000 Giftaway eGC will be notified by Pioneer Insurance on **April 15, 2025**. Winners will receive the prize through their registered email address and mobile number.
9. No purchase required to avail the Offers.
10. The Offers cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
11. The Offers are non-transferable.
12. The Offers cannot be exchanged for cash or other products.
13. All employees of HSBC, Pioneer Insurance & Surety Corporation, their affiliates and advertising agencies and relatives up to the second degree of consanguinity or affinity are not qualified to join the promo.
14. HSBC is not a supplier of the products and services for the Offers. Any dispute concerning the quality of goods and services provided by Pioneer Insurance & Surety Corp. involved in this promotion shall be settled directly between the cardholder and Pioneer Insurance & Surety Corp.
15. The Offers are bound by the terms and conditions stipulated by HSBC and Pioneer Insurance & Surety Corp.
16. Disputes with respect to the Cardholder's eligibility, coverage dates, fulfillment, etc. shall be resolved by HSBC.
17. The Terms and Conditions listed herein are governed by and construed in accordance with the laws of the Philippines.

HSBC is not responsible for any content on any third-party site. By viewing any third party site or using any information or functions of that site, you are deemed to acknowledge that you agree to our [Hyperlink Policy](#).

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>.

P500 eGC for every P3,000 purchase at Pioneer InsureShop
Terms & Conditions

1. **Shop at Pioneer InsureShop and get e-GC Promo** ("Promo") is open to all HSBC credit cardholders within 18-70 years old whose cards are issued in the Philippines ("Cardholder/s") and are in good credit standing during the Promo Period in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a 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 Regulatory Compliance Policy considerations.
2. Accepted cards are as follows: HSBC Visa Classic, HSBC Mastercard Classic, HSBC Red Mastercard, HSBC Gold Visa, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Premier Mastercard, HSBC Platinum, and HSBC Live+. Debit and Corporate cards are excluded from the promo.
3. Promo is from **December 15, 2024 – March 15, 2025** ("Promo Period").
4. Cardholders can get **Giftaway eGC worth P500** for a minimum checkout amount of **PHP3,000** at **Pioneer InsureShop** ("Offer") during the Promo Period. Offer applies to all products available at Pioneer InsureShop, including all products under the following categories:
 - a. SafeTrip Travel Insurance
 - b. Health & Accident Insurance
 - c. Motor Car & Motorcycle Insurance
 - d. Pet Insurance
5. For SafeTrip products from InsureShop, booking and travel period should be within the Promo Period.
6. Cardholders must settle payment with their HSBC Credit Card to enjoy the Offer.
7. Cardholder will receive an email confirmation from Pioneer Insurance & Surety Corp. upon successful purchase. Pioneer Insurance & Surety Corp. will be sending the coverage summary, policy contract, and Giftaway eGC notification within 15 days to the registered email address.
8. Upon receipt of the Giftaway eGC notification, Cardholder gets to choose his/ her own reward from the wide array of Giftaway partner merchants. Cardholder will simply have to follow the chosen Giftaway partner merchant's instructions on how to redeem the eGC. Giftaway partner merchant's eGCs usage guidelines and mechanics apply.
9. The Offer cannot be used in conjunction with any other discounts, promotions and discounted items, unless specified.
10. The Offer is non-transferable.
11. The Offer cannot be exchanged for cash or other products.
12. HSBC is not a supplier of the products and services for the Offer. Any dispute concerning the quality of goods and services provided by Pioneer Insurance & Surety Corp. involved in this promotion shall be settled directly between the cardholder and Pioneer Insurance & Surety Corp.
13. The Offers are bound by the terms and conditions stipulated by HSBC and Pioneer Insurance & Surety Corp.
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