



**HSBC Race to New Member Online Promo mechanics**

1. HSBC Race to New Member Online Promo for New-to-Bank Credit Cards 2021 (the "Promo") shall run from February 25, 2021 to April 30, 2021 (the "Promo Period").  
Promo Spend Period shall be from February 25, 2021 to June 30, 2021
2. The Promo is open to individual applicants applying for a primary HSBC Platinum Visa, HSBC Gold Visa Cash Back and HSBC Red Mastercard ("HSBC Credit Card") and who meet all of the following criteria (the "Cardholder"):
  - The credit card application was completed within the promo period and via [www.hsbc.com.ph](http://www.hsbc.com.ph) or other online platform
  - New-to-Bank customer defined as an individual without an existing HSBC Credit Card
  - Has been approved as an HSBC Credit Cardholder
  - Is not from an upgraded card / converted card
  - Does not have a cancelled HSBC Credit Card within the past 15 months
3. Under this Promo, the Cardholder shall be entitled to an exclusive Marvel Virtual Run Running Pouch ("Welcome Gift") upon meeting the required accumulated spend using his/her newly approved and activated HSBC Credit Card at any establishment during the Promo Spend Period:

Card Type	Promo Code	Welcome Gift	Minimum Accumulated Spend
HSBC Platinum Visa HSBC Gold Visa HSBC Red Mastercard	MARV	Exclusive Marvel Virtual Run Running Pouch	PHP5,000

4. The HSBC Sales Officer will indicate the Promo Code on the HSBC Credit Card account opening form.
5. Transactions made by the Cardholder's Supplementary Credit Cardholder/s will be qualified as part of the Primary Cardholder's accumulated spend under this Promo.
6. Qualified Promo Spend transactions ("Qualified Promo Spend") shall be straight purchases, merchant installment purchases, bills payment and online purchases transacted and subsequently posted during the Promo Spend Period. Each installment transaction will be considered 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. Cash Advance, Quasi-cash, Balance Transfer, Cash Installment Plan and business transactions are disqualified from the promotion.
7. HSBC will identify Cardholders who have reached the Promo Spend following below table on cut-off dates for extraction of data from its system and the corresponding coverage of posted transactions:

Cut-off Dates	Coverage of Posted Accumulated Transactions	SMS Notification Date
15-Mar-21	February 25 to March 10, 2021	19-Mar-21
12-Apr-21	February 25 to April 7, 2021	17-Apr-21
10-May-21	February 25 to May 5, 2021	15-May-21
14-Jun-21	February 25 to June 9, 2021	18-Jun-21
12-Jul-21	February 25 to June 30, 2021	16-Jul-21

\* Transactions must be posted. Posting is done within 3-5 banking days after the transaction date.

8. The qualified Cardholder may expect an SMS to notify the Cardholder that he/she is qualified for the Welcome Gift. The SMS will be sent to his/her mobile number, as registered in HSBC's records based on the schedule stated in item no. 6.
9. The Welcome Gift will be delivered to the Cardholder's registered address within seven (7) banking days upon receipt of the SMS notification.

10. Cardholders may request for resending of the SMS Notification by calling HSBC's Hotline at (02) 8858-0000.
11. The Welcome Gift is not convertible to cash or discount. The Cardholder agrees that a Cancellation Fee in the amount of the redeemed Welcome Gift worth PHP1,200 shall be charged to his/her HSBC Credit Card if the card is cancelled within 15 months from its approval date.
12. The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
13. The Welcome Gift under the Promo will be forfeited in the event that Cardholder's HSBC Credit Card becomes delinquent, restrained, suspended, cancelled or terminated within the Promo Period.
14. The Promo cannot be availed of in conjunction with other ongoing HSBC Credit Card new member promos. All HSBC Credit Card applications shall be subject to HSBC's final credit card approval and use of the HSBC Credit Card shall be covered by HSBC's Credit Card Terms and Conditions.
15. In case of dispute with respect to the Cardholder's eligibility, coverage of dates, fulfillment, etc., HSBC's decision shall prevail. The complainant has recourse with DTI. All questions or disputes with regard to the Welcome Gift shall be resolved by Disney as applicable.

Per DTI Fair Trade Permit No. FTEB-114591, Series of 2021.