



HSBC Credit Cards’ Luggage Acquisition Promo 2023

1. HSBC Credit Cards’ **Luggage Acquisition Promo 2023** (the "Promo") shall run from August 18, 2023 to November 14, 2023, **extended until January 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 individual applicants applying for a new primary HSBC Platinum Visa Rebate, Red Mastercard and Gold Visa Cash Back (“HSBC Credit Card”) through the following online and on-ground channels within the Promo Period and who have no existing nor cancelled HSBC Credit Card in the last 15 months from the application date (the “Qualified Cardholder”).
 - Online
 - Directly through the HSBC Public Website
 - Through HSBC direct online sponsored ads
 - On-ground
 - HSBC designated booths
 - HSBC Branches nationwide
3. Under this Promo, the approved Qualified Cardholder (“Cardholder”) shall be entitled to the following Rudy Project items (“Welcome Gift”) depending on the type of HSBC Credit Card approved, once the Cardholder has reached the minimum accumulated Spend Requirement using his/her newly approved and activated HSBC Credit Card during the Promo Spend Period.

Credit Card Type	Welcome Gift	Spend Requirement
Platinum Visa Rebate	1 pc 20” Rudy Project Virgo Luggage Trolley and 1 pc. 16” Rudy Project Virgo Luggage Trolley	Php 40,000
Red Mastercard or Gold Visa Cash Back	1 pc. 20” Rudy Project Virgo Luggage Trolley	Php 20,000

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 transactions and who have reached the Promo Spend Requirement following the table below on extraction cut-off dates and the coverage of posted transactions.

Extraction Cut-off Date	Coverage of Accumulated Transactions	SMS Notification Date
Nov 20, 2023	Aug 18 - Sept 14, 2023	Nov 23, 2023
Dec 18, 2023	Sept 15 - Oct 14, 2023	Dec 21, 2023
Jan 22, 2024	Oct 15 - Nov 14, 2023	Jan 25, 2024
Feb 19, 2024	Nov 15 - Dec 14, 2023	Feb 22, 2024
Mar 18, 2024	Dec 15, 2023 - Jan 14, 2024	Mar 21, 2024
Apr 22, 2024	Jan 15 - Feb 14, 2024	Apr 25, 2024
May 7, 2024	Feb 15 - Mar 31, 2024	May 9, 2024
June 10, 2024	April 01 – May 31, 2024	June 14, 2024

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

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.

Coverage of Accumulated transactions – dates when accumulated spend requirement was reached by the approved HSBC Credit Card.

6. Cardholders who meet the Promo Spend Requirement for qualified transactions will receive an SMS notification based on the scheduled in the table above, through his/her mobile number registered in HSBC’s records. The SMS will contain a Unique Claim Code and the link to the redemption page.

a. For Luzon/Visayas Cardholders, redemption via pick up:

- i. Redemption via pick-up is available at the following Rudy Project stores: Rudy Project Alabang Town Center, Rudy Project Uptown Mall BGC, Rudy Project SM City North Edsa and Rudy Project SM City Cebu.
- ii. Qualified Cardholders from Luzon and Visayas (based on the declared mailing address in HSBC’s records) will fill-out and submit a redemption request through the redemption page with the following details: Unique Claim Code, Name, Mobile Number, Last 4 digits of the approved HSBC Credit Card used to accumulate the Promo Spend, and preferred Rudy Project store for pickup.

Redemption page contains a link to an HSBC email address where the details will be sent.

- iii. HSBC will then process the request within 7 calendar days and once verified, will send a Redemption Confirmation SMS. This SMS will contain the starting date of when the qualified cardholder can pick up the Welcome Gift from the chosen branch. Qualified Cardholders may claim their Welcome Gift within the Redemption Period and may also reach out to their selected Rudy Project store in the numbers below for store hours and pick up information:

Rudy Project Store Location	Contact Person	Contact Details
Alabang Town Center 2201-B, Upper Ground Level, Expansion Area Alabang Town Center, Ayala Alabang, Muntinlupa City	Ri-an Refre	0991 3796091
Uptown Mall BGC Unit B20-B21, 2F, Uptown Mall Bonifacio, 9 th Ave. cor 36 th St., Fort Bonifacio, Taguig City	Maristela Caballero	0936 9916979
SM City North Edsa Unit CC 250, 2F, City Center, SM City North Edsa, EDSA, Bagong Pagasa District 1, Quezon City	Jomar Novelo	8654 3270
SM City Cebu Stall A272B 2F North Wing, SM City Cebu, NRA, Mabolo, Cebu City 6000	Marlon Yadong	0966 1772899

**Store hours will follow mall operating hours.*

- iv. When claiming the Welcome Gift, Qualified Cardholders should present the following to the Rudy Project store representative:
 - 1. Unique Claim Code received via SMS
 - 2. Redemption Confirmation SMS
 - 3. The approved HSBC Credit Card used to accumulate the Promo Spend
 - 4. A valid government-issued photo-bearing ID (i.e. Driver’s License, Passport, SSS, voter’s ID, and the like)

- v. Authorized representatives are allowed to pick up the Welcome Gift on behalf of the Qualified Cardholder, with the following requirements to be presented:
 - 1. A signed authorization letter from the Qualified Cardholder bearing the authorized representative's name and indicating the Unique Claim Code and last 4 digits of the HSBC Credit Card used to accumulate the Promo Spend
 - 2. Photocopy of the Qualified Cardholder's valid government-issued photo-bearing ID as defined above
 - 3. Authorized representative's valid government issued photo-bearing ID as defined above
- vi. Cardholders or authorized representatives with incomplete requirements will not be allowed to redeem.

By joining this Promo and exclusively for the purpose of fulfilling the Redemption, the Cardholder (and authorized representative, if applicable) agrees to share his/her details with Rudy Project.

b. For Mindanao Cardholders, redemption via shipping:

- i. Redemption via shipping is the available option for Mindanao Qualified Cardholders. Shipping fees will be paid for by the Qualified Cardholder.
- ii. Qualified Cardholders from Mindanao (based on the declared mailing address in HSBC's records) will submit a redemption request to HSBC's partner Rudy Project through their email customercare@rudyprojectph.com. Email should contain the following details:
 - 1. Unique Claim Code
 - 2. Qualified Cardholder's Name
 - 3. Mobile Number
 - 4. Last 4 digits of the approved HSBC Credit Card used to accumulate the Promo Spend
 - 5. Shipping Address
- iii. Shipping will be arranged with a Rudy Project representative and its chosen courier. Shipping will follow the Courier's policies and procedure in any event that there would be shipping issues. Shipping fee (Estimate: PHP1,000 to PHP4,000) will be dependent on the shipping address, date, and time of delivery.
- iv. Qualified Cardholder may send an e-mail to Rudy Project at customercare@rudyprojectph.com for assistance.

By joining this Promo and exclusively for the purpose of fulfilling the delivery, the Cardholder agrees to share his/her details with Rudy Project and its courier/s.

- 7. Redemption Period will start on December 11, 2023 and will end on June 30, 2024. The Qualified Cardholder agrees that any Redemption beyond June 30, 2024 will not be valid.
- 8. It is the Qualified Cardholders' responsibility to safekeep the redemption information including the Unique Claim Code to avoid any redemption issues and fraudulent claims.
- 9. The Welcome Gift will be covered by Rudy Project's standard merchandise warranty. It is understood that HSBC shall not in any way be liable for any claims arising from the said merchandise warranty.
- 10. In the event that the item is to be phased out or stocks are fully depleted, the Qualified Cardholder, with prior approval of HSBC, may have the option to receive substitute products from HSBC's partner Rudy Project, with the same value as the Welcome Gift the cardholder qualifies for.
- 11. 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.
- 12. The Cardholder agrees that the amount of the Welcome Gift amounting to Php11,980 for Platinum Visa Rebate and Php6,490 for Red Mastercard and Gold Visa Cashback, shall

- be charged to his/her HSBC Credit Card account ("Cancellation Fee") if the HSBC Credit Card under this Promo is cancelled within 15 months from its approval date.
13. The Cancellation Fee must be duly paid by the Cardholder before the HSBC Credit Card may be cancelled by HSBC.
 14. The Promo is not transferrable and cannot be availed in conjunction with any other ongoing HSBC Credit Card acquisition promos. 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, price comparison websites, other online apps or platforms or booth locations not HSBC-designated are not included in the Promo unless stated otherwise.
 15. All questions or disputes regarding the Cardholder's eligibility for the Promo, coverage of date and fulfillment shall be resolved by HSBC.

Per DTI Fair Trade Permit No. FTEB-174368 Series of 2023.