



## HSBC X Mastercard Holiday Spend and Get Promo Terms & Conditions

1. **HSBC X Mastercard Holiday Spend and Get Promo** ("Promo") is open to Primary HSBC Credit Cardholders of the following: HSBC Red Mastercard and Premier Mastercard ("the Credit Card") locally issued by HSBC Philippines (hereinafter referred to as "Cardholder/s"). Debit and Corporate Cards are excluded from the Promo.
2. The Cardholder ("Qualified Cardholder") must be in good credit standing during the Promo Period, Reward and the Raffle Draw date, in accordance with HSBC Terms and Conditions. For the avoidance of doubt, a card is in good credit standing if there is no reason for HSBC to restrain, suspend, cancel, withdraw, or terminate the card pursuant to Legal and Compliance Policy considerations.
3. Officers and employees of HSBC, Mastercard, and of its third party and service providers (Giftaway, Inc.) and their relatives up to the second degree of consanguinity and affinity, are not eligible to participate in the Promo.
4. Promo shall run from **November 29, 2024 to February 28, 2025** ("Promo Period").
  - a. Registration period is on **November 29, 2024 to February 28, 2025** ("Registration Period")
  - b. Spend period is on **November 29, 2024 to February 28, 2025** ("Spend Period")
5. **Promo Registration:**
  - a. Qualified Cardholders will receive the details of the registration link and a unique User Code via Viber/ SMS and/or email per HSBC's records by Promo start date and within the Registration Period. To register for the Promo, the Cardholder shall:
    - i. access [www.hsbc-mc.giftaway.ph/reg](http://www.hsbc-mc.giftaway.ph/reg) that will lead to the Promo Site;
    - ii. enter the unique User Code and last 4 digits;
    - iii. click the 'Register' button;
    - iv. view the registration confirmation (i.e. "Registration Successful.")
  - b. The Cardholder who successfully registered for the Promo will start to earn Raffle Entries ("Raffle Entries") for qualified and posted purchases the day after successfully registering on the **HSBC X Mastercard Holiday Spend and Get Promo** site.
  - c. By registering for the Promo, the Cardholder:
    - i. warrants that he/ she is responsible for, voluntarily providing, and consenting to provide his/her personal information and other information that may be required by Giftaway, the third party managing the site for HSBC, and agrees that any information provided in the Promo website will be subject to the confidentiality, data privacy, and security terms of Giftaway.
    - ii. authorizes HSBC, in connection with the Promo, to disclose and publish their name, photos and other particulars as determined by HSBC to any person/s and in any mode or manner as HSBC may deem appropriate.
    - iii. releases and forever discharges HSBC of any liability in relation with the Promo. He/She shall not commence, aid or in any way prosecute or cause to be prosecuted any action or proceeding based upon any claims, demands, causes of action, obligations, damages or liabilities subject of the **HSBC X Mastercard Holiday Spend and Get Promo** and agree to indemnify and hold HSBC free and harmless from and against any and all claims, demands, causes of action, obligations, damages or liabilities which are the subject of the **HSBC X Mastercard Holiday Spend and Get Promo**, including court costs and attorney's fees, from or in connection with any action or proceeding brought, assisted or prosecuted contrary to its provisions.

- iv. agrees to receive SMS/text messages or e-mails in relation to the Promo, such as but not limited to SMS or e-mails confirming earning of prizes upon completion of qualified purchases.
- v. acknowledges that he/she has read, understood, and agrees to the Promo's Terms and Conditions.

**6. Instant Rewards:**

Qualified Cardholders, who have successfully registered and used their HSBC Red Mastercard or HSBC Premier Mastercard Credit Card on eligible transactions ("Qualified Transaction") shall earn the following Reward:

Red Mastercard	
Min. Accumulated Spend during Promo Period	Reward
PHP80,000	PHP1,500 Giftaway Universal eGCs
PHP150,000	PHP3,000 Giftaway Universal eGCs
PHP300,000	PHP7,000 Giftaway Universal eGCs

Premier Mastercard	
Min. Accumulated Spend during Promo Period	Reward
PHP400,000	PHP7,500 Giftaway Universal eGCs
PHP600,000	PHP12,000 Giftaway Universal eGCs
PHP1,000,000	PHP22,000 Giftaway Universal eGCs

**7. Raffle:**

Qualified Cardholders can also get a chance to be 1 out of 5 winners of PHP100,000 Giftaway Universal eGCs ("Prize") with their earned Raffle Entries during the specified Promo Period:

Qualified Transaction	Raffle Entries
Any Single-receipt straight transaction	1
Any Single-receipt 0% Card Instalment Plan (HIP) transaction of at least 3 months tenor	10
Any Single-receipt Overseas (in-store and online) transaction	10
Activation of HSBC Mastercard Credit Card (Primary or Supplementary)	20

**8. Qualified transactions for the Raffle and the Instant Rewards are:**

a. **Valid transactions are as follows:**

- i. For card activation, this can be for any of the following:
  - o New, renewal or replacement card issued before 27Nov
- ii. For straight transactions:
  - o Local or foreign currency-denominated transactions;
  - o In-store or online transactions
- iii. For 0% Instalment purchases / transactions:

- o Each merchant instalment transaction will be considered as one transaction amount. As such, succeeding monthly amortizations from the same merchant instalment transaction will not be counted as a separate transaction amount.
  - iv. For Overseas transactions:
    - o Local or foreign currency-denominated transactions;
    - o In-store or online transactions
- b. Qualified Transactions must be posted to earn the Reward and Raffle Entries. This will include valid transactions of the Supplementary Cardholder linked to the registered account.
- c. **Excluded transactions are as follows:**
  - i. Split transactions - Only one (1) transaction meeting the minimum spend requirement per unique merchant per Cardholder (regardless of the number of Qualified Credit Cards a Cardholder has) per day, will qualify for the Promo. In case of multiple transactions on the same day with same merchant by the same Cardholder (whether charged to one card or across several cards, and whether charged to the principal card or the supplementary card), only one (1) transaction will qualify for the Promo. Splitting of a single transaction into several approvals is strictly not allowed. Any transaction that is determined to be a result of splitting will NOT earn Raffle Entries. For cases where Cardholder has multiple transactions made on the same day with the same merchant, the transaction with the highest local currency amount will earn the Raffle Entry.
  - ii. Cash Installment Plan, Balance Transfer or Straight-to-installment, Balance Conversion transactions
  - iii. Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions
  - iv. Cash Advance and Quasi-Cash\*
  - v. Fees and charges

*\*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.*

- d. HSBC will notify of the qualified cardholder through their registered e-mail address of their earned raffle entries and qualified spend every first Friday of the month starting December 6, 2024 until March 7, 2025.
- e. Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.
- f. The supplementary Card's purchases will earn Raffle Entries for the Primary Cardholder if the Primary Card is qualified and has successfully registered for the Promo. The eligibility of the supplementary Cardholder's purchases is dependent on the Primary Card's credit standing and is subject to the same qualifications and restrictions applicable to the Primary Card.
- g. Cut-off for earning raffle entries is until the end of the Promo Spend Period, February 28, 2025.

## 9. Raffle Draw and Notification of Winners:

- a. Raffle draw will be done via Zoom c/o HSBC on March 14, 2025, 4:00 pm, to be witnessed by a DTI representative.
- b. The Cardholder will be notified of the Reward Earned by March 21, 2025 via SMS and e-mail address.
- c. The Winners of PHP100,000 Giftaway Universal eGCs will be notified via his/her registered mail, email address, mobile number, and via the Promo site account by March 21, 2025.

**10. Redemption of Giftaway Universal eGCs (Raffle and Instant Rewards):**

- a. Cardholders may claim their Giftaway Universal eGCs by accessing the Promo Site via [www.hsbc-mc.giftaway.ph/login](http://www.hsbc-mc.giftaway.ph/login) starting March 21, 2025 and by following the merchant's instructions on how to redeem the Giftaway Universal eGCs.
  - b. Redeemed prizes or Giftaway Universal eGCs are valid for use at Giftaway's partner merchants such as, but not limited to The SM Store, Grab, Shopee, Lazada, and more. Applicable delivery and other processing service fees from the stores where the Giftaway Universal eGCs will be used are not included in the reward earned and shall be shouldered by the cardholder. The Cardholder can refer to the Giftaway website at [www.giftaway.ph](http://www.giftaway.ph) for details. Giftaway's merchant list can change without prior notice.
  - c. The Cardholder may do multiple redemptions for the Giftaway Universal eGCs won per day within the Redemption Period, subject to Giftaway merchant's redemption terms and conditions.
  - d. Prize won will be the final prize. Exchanging of Prize won will not be allowed.
  - e. The prizes or Giftaway Universal eGCs must only be given to the store, delivery hotline personnel, or claimed via the merchant app/website once the Cardholder commits to use it. The prize or Giftaway Universal eGC code/s are for one-time use only. eGifts, merchants, and prices may be subject to change without prior notice.
  - f. Redeemed Giftaway Universal eGCs are covered by existing Terms and Conditions of Giftaway.
  - g. Redemption of the Giftaway Universal eGCs from the Promo Site is until May 21, 2025. The Promo Site shall not be accessible after the said date and all unredeemed Prize/s shall automatically be forfeited.
  - h. The Prize tax of 20% of SRP for Raffle Prizes exceeding Php 10,000 shall be shouldered by HSBC.
  - i. The Winners agree to the disclosure and publication of his/her name and other particulars as HSBC may deem appropriate and to participate in any photo, publicity or other media arrangements made by HSBC and the merchant partners to announce the winners to the general public.
11. HSBC is not an agent of Giftaway, and/or any Giftaway merchant, and/or any participating merchant/s and makes no representation as to the quality of the goods and services provided. All feedback regarding the quality of the goods and services provided should be directed to Giftaway or any of the participating merchant/s.
  12. It is the Qualified Cardholder's responsibility to safekeep the Giftaway Universal eGC codes to avoid any redemption issues and fraudulent claims.
  13. By accepting and/or using the Prize/s or Giftaway Universal eGCs, the Cardholder agrees to hold HSBC forever free and harmless from any loss, injury, or damage caused by or arising from his/her participation in the Promo or caused by or arising from his/her acceptance and/or use of the Prize/s or Giftaway Universal eGCs.
  14. This Promo can be availed of in conjunction with other promos of HSBC.
  15. The Prize cannot be exchanged for cash or other products.
  16. The Promo is bound by the terms and conditions stipulated by HSBC.
  17. 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 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.
  18. Fraud, abuse, or any unauthorized action relating to the credit card transaction, may result in the disqualification of the Cardholder from participating in the Promo, suspension and/or cancellation of card privileges and/or charging full cost of the Prize to the Cardholder's account, at HSBC's discretion. This shall be without prejudice to any legal action that may be taken by HSBC.
  19. These Terms & Conditions are governed by the laws of The Philippines.

Per DTI Fair Trade Permit No. FTEB-208091 Series of 2024

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](http://hsbc.com.ph), or visit [hsbc.com.ph/feedback](http://hsbc.com.ph/feedback).

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