



## HSBC X Visa 2024 Holiday Raffle Promo Terms & Conditions

1. **HSBC X Visa 2024 Holiday Raffle Promo ("Promo")** is open to Primary HSBC Credit Cardholders of the following: HSBC Platinum Visa Rebate, HSBC Gold Visa Cash Back, and HSBC Live+ Credit Cards ("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, 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, VISA, 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. To register for the Promo, Qualified Cardholders must use the User Code found in the SMS and/or eDM invitation sent by HSBC on Promo Start Date. The Cardholder should text: **HOLIDAY<space>5 DIGIT USER CODE to 09191603900 (Example: HOLIDAY IXZPY)** using their registered mobile number with HSBC.
  - 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 Visa 2024 Holiday Raffle 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 Visa 2024 Holiday Raffle 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 Visa 2024 Holiday Raffle 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. Qualified Purchases and Earning of Raffle Entries:**

- a. Qualified Cardholders, who have successfully registered and used their HSBC Platinum Visa Rebate, HSBC Gold Visa Cash Back, and Live+ Credit Card on eligible transactions (“Qualified Transaction”) shall earn the following Raffle Entries:

Qualified Transaction	Raffle Entries
Any Single-receipt straight transaction	1
Any installment transaction of at least 3 months tenor (including Balance Transfer, 0% Card Instalment Plan, Cash Installment Plan, Straight to Installment and Balance Conversion)	10
Any Overseas (in-store or online) transaction	10
Activation of HSBC Visa Credit Card (Primary or Supplementary)	20

- i. For card activation, this can be for any of the following:
    - o New, renewal or replacement card issued before 08Nov
  - ii. For straight transactions:
    - o Local or foreign currency-denominated transactions;
    - o In-store or online transactions
  - iii. For Instalment purchases / transactions:
    - o 0% Card Instalment Plan, Cash Installment Plan, Balance Transfer or Straight-to-installment, Balance Conversion 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. Cardholders will get a chance to win up to PHP100,000 Universal eGift Vouchers (“Prizes”) with their earned Raffle Entries during the specified Promo Period:

Number of Winners	Prize
1	PHP100,000 Universal eGift Vouchers
10	PHP10,000 Universal eGift Vouchers
100	PHP1,000 Universal eGift Vouchers
1000	PHP500 Universal eGift Vouchers

- c. Qualified Transactions must be posted to earn Raffle Entries. This will include valid transactions of the Supplementary Cardholder linked to the registered account.
- d. The following are defined as excluded transactions:
- 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. Casino transactions, Business-related transactions, Cancelled/Reversed and Fraudulent transactions
- iii. Cash Advance and Quasi-Cash\*
- iv. 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.*

- e. HSBC will notify of the qualified cardholder through their registered e-mail address of their earned raffle entries every first Friday of the month starting December 6, 2024 until March 7, 2025.
- f. Transactions of the Primary Cardholder and Supplementary Cardholder/s shall be identified and verified through HSBC's system.
- g. 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.
- h. Cut-off for earning raffle entries is until the end of the Promo Spend Period, February 28, 2025.

**7. Raffle Draw:**

- a. Raffle draw will be done via Zoom on March 14, 2025, 4:00 pm, to be witnessed by a DTI representative.
- b. A Cardholder can win only once during the Raffle Promo. If a Cardholder's name is drawn more than once on the raffle date, he/she shall be awarded the prize with the higher value.
- c. The Winners will also see the confirmation via his/her Promo site account.

**8. Notification of Winners:**

- a. The Winners of Universal eGift Vouchers will be notified via e-mail through his/her registered HSBC email address and SMS through his/her registered mobile number on March 21, 2025.
- b. 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.

**9. Redemption of eGift Voucher/s:**

- a. HSBC will send the Giftaway redemption link via SMS to the winning Cardholder on March 21, 2025 and by following the merchant's instructions on how to redeem the eGift Voucher.
- b. Redeemed prizes or eGift Voucher/s are valid for use at the participating merchant specified on the Giftaway platform. 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 eGift Vouchers won per day within the Redemption Period, subject to Giftaway merchant's redemption terms and conditions.
- d. Prize/s won during the game will be the final prize. Exchanging of prize/s won will not be allowed.
- e. The prizes or eGift Voucher code/s 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 eGift Voucher code is for one-time use only.
- f. Redeemed eGift Vouchers are covered by existing Terms and Conditions of Giftaway.

- g. Redemption of the eGift Voucher via the Giftaway redemption link 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 agrees 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.
10. 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.
  11. It is the Qualified Cardholder's responsibility to safekeep the eGift Voucher links to avoid any redemption issues and fraudulent claims.
  12. By accepting and/or using the Prize/s or eGift Voucher/s, the Cardholder agrees to hold HSBC 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 eGift Voucher/s.
  13. This Promo can be availed of in conjunction with other promos of HSBC.
  14. The Prize cannot be exchanged for cash or other products.
  15. The Promo is bound by the terms and conditions stipulated by HSBC.
  16. 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.
  17. 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.
  18. These Terms & Conditions are governed by the laws of The Philippines.

Per DTI Fair Trade Permit No. FTEB-208083 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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