



Frequently Asked Questions

Upgrade of HSBC Red Mastercard to Platinum status

1. What are the changes to the HSBC Red Mastercard?

The HSBC Red Mastercard has been upgraded to Platinum status. You can experience Platinum-tier offers such as those listed [here](#).

You'll continue to enjoy the following features and benefits:

- Earn 4x bonus points on your shopping, dining, overseas and online purchases¹
- Redeem gift certificates, air miles or other items, with your bonus points
- Get 3% rebate on your Caltex fuel transactions year-round².
- Avail of 0% installment up to 36 months at [participating merchants](#)³.

There will be no change to existing [fees and charges](#)

2. Can I already avail of the Platinum deals with my existing HSBC Red Mastercard plastic?

Yes, you can already enjoy the Platinum offers with your existing HSBC Red Mastercard plastic.

3. I previously qualified for a Waived Annual Fees For Life Acquisition promo, will this still be applicable?

Yes, the terms and conditions for any previous or ongoing acquisition promos for the Red Mastercard will still apply.

4. I'm an existing HSBC Red Mastercard cardholder, when will I get my new card with the Platinum branding?

You will receive this upon card renewal.

5. I want to replace my Red Mastercard card plastic to the new plastic with Platinum branding prior to my card renewal, is there a card replacement fee?

Yes, a standard card replacement fee of PHP400 will apply if you wish to replace your existing card plastic prior to your renewal date.

6. Will my credit limit increase because of the Red Mastercard upgrade to Platinum?

No. Credit limits are reviewed by the bank separately per customer.

If you wish to request for a higher credit limit, you may chat with us after logging on to your Online Banking account or call us at (02) 8858-0000.

¹ HSBC's Accelerated Rewards Terms and Conditions apply. A maximum accumulated monthly spend of PHP40,000 across all qualified merchant categories shall earn accelerated points.

² Caltex Rebate Terms and conditions apply. 6% rebate is earned on the first transaction made at a participating Caltex station and applies to newly-approved credit cardholders. 3% rebate is earned on succeeding transactions. Rebate is given to purchases up to a maximum of PHP20,000 per calendar month.

³ HSBC's Card Instalment Plan Terms and Conditions apply.

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 regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral) <http://www.bsp.gov.ph>.