



HSBC Premier Fresh Funds Promotion

General Provisions

1. The HSBC Premier Fresh Funds Promotion (“Promo”) is a joint campaign of The Hongkong and Shanghai Banking Corporation Limited-Philippines Branch (“HSBC”) and HSBC Investment and Insurance Brokerage, Philippines Inc. (“HSBC Wealth”) that runs from December 1, 2024 to February 28, 2025 (“Promo Period”).
2. The incentives offered under this Promo cannot be availed of jointly with benefits under any other on-going acquisition promotions, including but not limited to HSBC Premier Acquisition and Member-Get-Member Promo (DTI Permit Number 201040), HSBC Premier Enhanced Member-Get-Member Promo, HSBC Premier via EBS Acquisition Promo, HSBC Premier Enhanced Acquisition Promotion for Philippine Airlines Mabuhay Milers, and HSBC Premier Acquisition Promo for Philippine Airlines Mabuhay Milers.
3. For the purpose of this Promo:
 - a. **“Net Fresh Funds”** are total of funds transferred into HSBC and coming from sources outside HSBC, less funds transferred out of HSBC. Funds transferred in and/or coming from sources in HSBC will not be considered “fresh funds.”
 - b. **“Total Relationship Balance”** (TRB) is calculated based on the average total balances in all deposit accounts, plus the market value of all investments and insurance held, within the bundled account package in the accountholder’s name in any one calendar month.
4. HSBC Premier Terms and Conditions apply to this Promo. In the event of any inconsistency, the Promo’s Terms and Conditions shall prevail. HSBC Premier Terms and Conditions are found at [HSBC Forms and Downloads| Help and Support - HSBC PH](#).
5. In the event of a dispute arising out of this Promo, the decision of HSBC shall be final with concurrence of DTI.

Eligibility Requirements

1. The Promo is open to existing HSBC Premier customers of HSBC, including those whose accounts are inactive or dormant but re-activated within the Promo Period; but excluding accounts upgraded to HSBC Premier within the Promo Period;
2. Customers with Joint Accounts will be eligible for the incentive if at least one of the joint accountholders meets the Eligibility Requirement. Only one joint accountholder who fulfills the criteria may redeem the Reward, and the remaining accountholders shall no longer be eligible. (“Eligible Customers”).

Mechanics

1. The products included in this Promo are as follows:
 - a. HSBC Deposit Products
 - i. Philippine Peso (PHP) and US Dollar (USD) Current and Savings Accounts; and
 - ii. Philippine Peso (PHP) and US Dollar (USD) HSBC Time Deposits.
 - b. Investment and Insurance products with HSBC Investment and Insurance Brokerage, Philippines Inc. (“HSBC Wealth”), including:



- i. Fixed Income Products (excluding Treasury Bills¹)
- ii. Mutual Funds
- iii. Unit Investment Trust Funds (UITF)
- iv. Investment-linked insurance (Single Premium) (“HSBC Wealth Products”)

2. Upon meeting the following conditions within the Promo Period, Eligible Customers will be entitled to the Cash Credit Reward (“Reward”) as listed in either Table A or Table B below:
- a. Table A
 - i. Eligible Customer brings in and maintains a minimum of Php2,500,000 net fresh funds into an HSBC Deposit Product, as per Table A; **and**
 - ii. Eligible Customer brings in a minimum of Php2,500,000 net fresh funds and invests in or purchases an HSBC Wealth Product, as per Table A, and subject to minimum investment amount as indicated in the individual HSBC Wealth Products’ Prospectus, Key Features Document, or equivalent; and
 - iii. The net fresh funds deposited in the HSBC Deposit Product and the net fresh funds invested in the HSBC Wealth Product must meet a ratio of 1:1.
 - b. Table B
 - i. Alternatively, Eligible Customers will be entitled to the Promo Reward as listed in Table B below upon bringing in and maintaining net fresh funds into an HSBC Deposit Product.
 - c. If Eligible Customer avails of Cash Credit Rewards as per Table A, Customer will no longer be eligible for Cash Credit Rewards as per Table B, and vice versa. (“Availers”)

Table A

Tier	Minimum Amount (TRB requirement)	Minimum Amount in HSBC Deposit Product	Minimum Amount in HSBC Wealth Product	Cash Credit Reward
Tier 1: Php5,000,000.00 to Php14,999,999.99	Php5,000,000 (or USD equivalent)	Php2,500,000 (or USD equivalent)	Php2,500,000 (or USD equivalent)	Php50,000
Tier 2: Php15,000,000.00 and above	Php15,000,000 (or USD equivalent)	Php7,500,000 (or USD equivalent)	Php7,500,000 (or USD equivalent)	Php150,000

Table B

Tier	Minimum Amount in HSBC Deposit Products (TRB requirement)	Cash Credit Reward
Kicker Tier:	Php15,000,000 (or USD equivalent)	Php150,000

¹ Treasury Bills (T-Bills) are Peso-denominated short-term government securities issued by the Bureau of Treasury



Php15,000,000.00 and above		
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Example 1:

If an Eligible Customer makes a fresh funds deposit of Php2,500,000 (or USD equivalent) in a Savings Account and invests a minimum fresh funds of Php2,500,000 (or USD equivalent) in a Unit Investment Trust Fund (UITF) (whether in 1 or multiple UITFs) in HSBC Wealth, the Eligible Customer will be entitled to receive Php50,000 cash credit.

Example 2:

If an Eligible Customer makes a fresh funds placement of Php5,000,000 (or USD equivalent) in a Time Deposit and purchases a minimum fresh funds of Php5,000,000 (or USD equivalent) in Fixed Income Products (excluding Treasury Bills) (whether in 1 or multiple Fixed Income Products), the Eligible Customer will be entitled to receive Php50,000 cash credit.

Example 3:

If an Eligible Customer makes a fresh funds placement of Php7,500,000 (or USD equivalent) in a Time Deposit and purchases a minimum fresh funds of Php7,500,000 (or USD equivalent) in Single Premium Investment-Linked Insurance (whether in 1 or multiple policies), the Eligible Customer will be entitled to receive Php150,000 cash credit.

Example 4 (1:1 Ratio):

If an Eligible Customer makes a fresh funds deposit of Php12,500,000 (or USD equivalent) in a Savings Account and invests a minimum fresh funds of Php2,500,000 (or USD equivalent) in a Unit Investment Trust Fund (UITF) (whether in 1 or multiple UITFs) in HSBC Wealth, the Eligible Customer will be entitled to receive Php50,000 cash credit.

Example 5 (Kicker Tier):

If an Eligible Customer makes a fresh funds placement of Php15,000,000 (or USD equivalent) in a Time Deposit, the Eligible Customer will be entitled to receive Php150,000 cash credit.

Example 6 (Kicker Tier):

If an Eligible Customer makes a fresh funds deposit of Php15,000,000 in a Current Account, and from these funds opens a Time Deposit placement of Php5,000,000 (or USD equivalent), the Eligible Customer will be entitled to receive Php150,000 cash credit.

Example 7 (Kicker Tier):

If an Eligible Customer makes a fresh funds deposit of Php15,000,000 in a Current Account, and from these funds purchases an HSBC Wealth Product within 3 months from Reward Date, the Eligible Customer will **not** be entitled to receive Php150,000 cash credit.

Example 8 (Net Fresh Funds)

If an Eligible Customer makes a fresh funds deposit of Php2,500,000 in a Current Account, *withdraws* Php1,000,000, and makes another fresh funds deposit of Php1,000,000 – with resulting net fresh funds



deposits of Php2,500,000; and also invests a minimum fresh funds of Php2,500,000 (or USD equivalent) in a Unit Investment Trust Fund (UITF) (whether in 1 or multiple UITFs) in HSBC Wealth, the Eligible Customer will be entitled to receive Php50,000 cash credit.

Example 9 (Wealth Redemptions)

If an Eligible Customer makes a fresh funds placement of Php2,500,000 in a Time Deposit and invests a minimum fresh funds of Php2,500,000 (or USD equivalent) in a Unit Investment Trust Fund (UITF) (whether in 1 or multiple UITFs) in HSBC Wealth, later on decides to redeem the UITF/s and maintain the redemption proceeds in a Current Account, the Eligible Customer will be entitled to receive Php50,000 cash credit.

Example 10 (Kicker Tier):

If an Eligible Customer makes a fresh funds deposit of Php15,000,000 in a Current Account, avails the Reward under Table B (Kicker Tier), and uses the same funds to purchase an HSBC Wealth Product within 3 months from Reward Date, then disqualification terms will also apply.

3. For Time Deposits, the principal and interest earned (net of withholding tax) will be automatically renewed upon maturity at the same tenor at the prevailing board rate, unless the Eligible Customer instructs HSBC otherwise.
4. Throughout the Promo Period, Customers must maintain (a) their existing TRB as at Promo Redemption Date, in addition to (b) the additional TRB availed for this Promo. This must be maintained for a period of 3 months from Promo Redemption Date. For example, Customer A submits the Redemption Form to HSBC on December 1, 2024 where their current TRB is Php3,000,000.00, and deposits Net Fresh Funds of Php15,000,000 for the Promo. Customer A must maintain a total TRB of Php18,000,000 until March 1, 2025. Otherwise, disqualification terms will apply.

Rewards Redemption

1. The Availer must sign and submit to their Relationship Manager or Premier Relationship Officer the HSBC Premier Fresh Funds Promo Redemption Form (“Redemption Form”) with their correct and updated details on or before their respective cut-off dates to avail of the Rewards. Availers can get a copy of the Redemption Form from their Relationship Manager or Premier Relationship Officer.
2. Availers will receive the cash credit in their HSBC Premier Philippine Peso account and will receive an SMS notification to be sent to their primary Philippine mobile number as registered in HSBC’s records, on the fifth banking day of the next month after the cut-off date in which their submission of the Redemption Form was included.

Promo Availment Period	Redemption Form Submission Cut-Off Date	Cash Credit Date and SMS Notification Date (“Reward Date”)
December 1-December 31, 2024	January 17, 2025	February 7, 2025
December 1-January 31, 2025	February 14, 2025	March 7, 2025
December 1-February 28, 2025	March 14, 2025	April 7, 2025



3. Availers who received no cash credits to their Premier account after receipt of the SMS notification on the specified SMS notification dates mentioned in the table above may contact their Relationship Manager, Premier Relationship Officer or call the HSBC Premier Hotline +63 (2) 8858-0800.

Disqualification and Penalty/ies

1. In the cases detailed below, Availers shall be disqualified and HSBC shall automatically have the right to deduct the cost of the Reward amount (Table A, Tier 1 at Php50,000; Table A, Tier 2 at Php150,000; Table B, Kicker Tier at Php150,000) received by the customer from any of the customer's accounts with HSBC without need of prior notice. If the customer's account is insufficiently funded, or HSBC is unable to deduct the corresponding amount from the customer's account for any reason, HSBC shall have the right to place the corresponding amount on hold and deduct the same once the account is sufficiently funded, without need of prior notice. No penalties will be incurred by the Availer if no Rewards claims has been made.
 - a. The Availer's funds deposited are proven to be transferred and/or coming from other HSBC Bank accounts or HSBC Wealth Product holdings; or
 - b. The Availer closes or downgrades their HSBC Premier relationship within 12 months from Reward Date; or
 - c. The Availer does not receive salary credits into their HSBC Premier account for 12 consecutive months from Reward Date (for HSBC Premier customers via Salary Credits / Recurring Deposits); or
 - d. The Availer's TRB falls below the minimum Php3,000,000 TRB requirement at any time within 12 months from Reward Date (for HSBC Premier customers via Total Relationship Balance);
 - i. For cases where the Availer received Rewards corresponding to Reward Tier 2 and the Availer's TRB falls below the Reward Tier requirement, only the difference between the Availer's initial Rewards and the lower tier's Rewards will be deducted (e.g., Availer receives Tier 2 Php150,000 Rewards but falls below the Php15,000,000 minimum net fresh funds TRB requirement. The penalty will be the Php100,000 difference between the Rewards of Tiers 1 and 2);
 - e. The Availer withdraws the net fresh funds deposited into the HSBC Deposit Product within 3 months from Reward Date;
 - i. If the Availer pre-terminates their Time Deposit, breakfunding cost and corresponding transaction fees will apply;

For inquiries or complaints, please call HSBC's Customer Service at (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 or talk to us through Chat by clicking on the icon at the bottom right of our homepage. If you want to find out more about HSBC's customer feedback procedures, please visit hsbc.com.ph/feedback.

The Hongkong and Shanghai Banking Corporation Limited is regulated by the Bangko Sentral ng Pilipinas <http://www.bsp.gov.ph>



HSBC Investment and Insurance Brokerage, Philippines Inc. (HSBC Wealth) is a member of the HSBC Group of companies and is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited – Philippine Branch. HSBC Wealth is regulated by the Bangko Sentral ng Pilipinas (BSP), the Securities and Exchange Commission (SEC) and the Insurance Commission (IC).

Contact Information:

BSP: <https://www.bsp.gov.ph/>

SEC Markets and Securities Regulation Department (MSRD): 8818-7164 or email: msrdsubmission@sec.gov.ph.

IC Main Office: 1071 United Nations Avenue, Ermita Manila, 1000: (02) 8523-846

Promo runs from December 1, 2024 to February 28, 2025.

Per DTI Fair Trade Permit No. FTEB-207492 Series of 2024

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Investment and Insurance Brokerage, Philippines Inc.