



VISA Campaign Terms and Conditions

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the offer is voluntary.
2. This offer is available on valid HSBC VISA Platinum Credit Card and HSBC VISA Cashback Credit Card ('Card') held by existing Indian resident. Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
3. The offer is valid from 8 March 2024 to 30 April 2024 (both dates inclusive) ('Offer Period').
4. The offer is over and above existing rewards on your credit card as per existing features.
5. HSBC & Visa employees are not eligible for the offer.
6. Credit Card Accounts meeting any of the below criteria will not qualify for the offer:
 - a) If the Credit Card accounts is held by a Cardholder who has not repaid their minimum payment due on any HSBC Credit Card held by the Cardholder.
 - b) If the Credit Card account is closed anytime during the campaign completion or fulfilment of rewards (8 March 2024 to 31 August 2024)
7. Add-on Cardholders will not have separate eligibility, however, spends made on the add-on Card would be added to spends of primary Cardholder to calculate the overall eligibility.
8. Cardholder cannot combine the spend across multiple Credit Cards Accounts to qualify for the Offer Criteria.
9. Cardholder will have to register within the Offer Period to be eligible for the offer. Customers can register for the campaign by either of the below methods:
 - a) SMS PARIS to 575750 using their registered mobile number with HSBC OR
 - b) Click on the registration link mentioned in the e-mail
10. Cardholder can register anytime during the campaign period. Once a customer registers, Net Eligible spend for the entire Offer Period will be considered. Registrations after 30 April 2024 will not be considered.
11. Net Eligible spend will be considered after adjusting for any reversals that are posted during the campaign period. 'Net Eligible Spend' (Transactions – Reversals).
12. Transactions pertaining to the two instalment products i.e. Balance transfer and Cash on EMI will not be considered eligible for the offer.
13. The campaign rewards will not be changed for a different version OR exchanged for cash/cashback or any other form upon request
14. For all qualified Credit Card Accounts, due diligence will be conducted on the Credit Card usage as per existing guidelines. The Bank reserves the right to disqualify eligibility of accounts from qualifying, in case any suspicious transactions are identified.
15. Any Credit card transaction made in the below categories will not be considered as an eligible transaction.

MRCH_CAT_CDE	Merchant Category
7322	COLLECTION AGENCIES
6540	E-WALLETS
7995	GAMBLING
7349	HOME IMPROVEMENT & SUPPLY
6300	INSURANCE
5960	INSURANCE
7012	LODGING
4829	MONEY TRANSFER
6051	NON FINANCIAL INSTITUTIONS
6513	REAL ESTATE AGENT AND MANAGERS

Offer Related Terms and Conditions

1. Top 3 spenders (Winner) during the offer period (subject to Terms and Conditions listed above) will qualify for the Olympic Games Paris 2024 Package.
2. Each Olympic Games Paris 2024 Package is for 2 pax (Top Sender + accompanying person of their choosing) and includes the following:
 - a) Tickets for 2 pre-decided Olympic events.
 - b) Business class return flight air tickets.
 - c) 4-night Central Paris accommodation including breakfast.
 - d) Access to 'HSBC Hospitality Lounge'
 - e) Transport:
 - i. Airport arrival and departure transfers (based on group arrivals).
 - ii. Group transfers to Olympic Events.
 - iii. Paris metro card (value 30 Euros per person)*.
 - f) Visa prepaid card (value 50 Euros per person per night)*.

*Cannot be exchanged for cash if unused
3. Each Winner can be accompanied by a person of their choosing who may or may not be a HSBC Credit Card holder but has to be above 18 years of age.
4. Flight Terms and Conditions:
 - a) The airline and dates of the flights shall be determined by HSBC and Visa.
 - b) Flights are non-changeable, non-refundable and non-transferrable once ticketed.
 - c) All other ancillary costs, except those stated above, incurred by the Winner will be the responsibility of the Winner. Any additional costs related to travel such as passport/travel visa processing, room incidentals, travel insurance, additional baggage costs beyond allocated baggage weight, terminal fees, and incidental expenses while in transit, etc. will have to be borne by the Winner.
5. Hotel Terms and Conditions:
 - a) The hotel and reservation dates of the hotel accommodation shall be determined by HSBC and Visa.
 - b) The accommodation will be on sharing basis for the winner and the accompanying person.
 - c) Any additional expenses that is not part of the accommodation package as specified, such as F&B, mini bar, specialty dining, room service, spa packages or retail items shall be borne by winner.
 - d) No requests for change of accommodation will be considered.
6. The Olympic events that are part of the package are pre decided and will not be changed upon customer request.
7. The winner and the accompanying person should arrange their own valid Passport, France/Schengen Visa/transit Visa requirements. Fees and charges that will be incurred related to the processing of the France/Schengen Visa will have to be shouldered by the Cardholder.
8. All KYC documents, application forms and any other confirmation/documents requested to process the travel/hotel arrangements for the winner and the accompanying person will have to be shared by the Winner within the requested timelines. If the winner fails to do so, the reward will be withdrawn.
9. By registering for this campaign, a customer agrees to all Terms and Conditions.
10. Any other expenses that may be incurred during the trip that are not indicated in the abovementioned terms, will have to be borne by the winner.
11. The prize is not convertible to cash and not transferrable. The HSBC Visa Credit Cardholder has to be present to avail the benefits.
12. Winners shall be notified by SMS and e-mail within 60 days of offer completion date. Notification on how to claim the prize will be made to the existing contact details contained in HSBC's records/system.

13. After the 30-day claiming period, unclaimed Prizes can be awarded to the next Cardholder on the reserve list.
14. In case of more than 1 accounts spending the exact same amount, the following selection criteria will be followed to select the final winner in the order of priority mentioned below:
 - i. Account with maximum number of eligible transactions within the Offer Period will be selected.
 - ii. Account that will be spending across maximum number of days within the Offer Period will be selected.
 - iii. Account with spend across maximum number of Merchant Categories will be selected.
 - iv. Account with most number of transactions > 10K (in the eligible spend categories) within the Offer Period will be selected.
15. Due diligence will be conducted on the Credit Card usage as per existing guidelines. The Bank reserves the right to disqualify eligibility of accounts from qualifying, in case any suspicious transactions are identified.

General Terms and Conditions

1. Cancelled or refunded transactions during the Offer Period will not be included in the calculation of the eligible spent amount under this Offer.
2. Add-on Cardholders will not have separate eligibility for the Offer. However, spends by Add-on Cardholders [(if any)] will be added to spends of primary Cardholders.
3. Prior to making any purchases on the website and/or mobile application, the Cardholder should refer, read, understand, accept and agree to the user agreement and Terms and Conditions of the said website and mobile application, and proceed only if the Cardholder agrees to abide by the same. The Cardholder might be required to give personal information and other details online. The Cardholder should read and understand the privacy policy of the website and mobile application, prior to providing any such information. Any disclosure of information made by the Cardholder towards availing or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. Merchants may use the personal information shared by the Cardholder for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
4. Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/service will be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.
5. HSBC does not endorse or make any warranties or representations as to the quality, merchantability, suitability or availability of products purchased by the Cardholders. Any dispute regarding these must be addressed in writing, by the Cardholder directly to the respective merchants.
6. HSBC reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as listed above. All decisions in respect to the Offer shall be at the sole discretion of HSBC and the same shall be final, binding and non-contestable. Other than the specific entitlements available to the Cardholders under this Offer, any other claims with regard to this Offer against HSBC are waived.
7. HSBC reserves the right to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, this Offer by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice to the Cardholders.
8. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer.
9. The usage of the credit card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
10. Any disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
11. The Offer is valid in India for adults of sound mind only.
12. The Offer is subject to force majeure events.
13. Tax liability, if any, will be borne by the Cardholder.
14. The Offer shall be subject to all applicable central and/or state laws, rules and regulations.
15. All card accounts which have been closed, cancelled or terminated, will not be considered for the Offer.