Terms and Conditions - Lounge and Air-Dine

- 1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC'), in association with GolfLan Technology Solutions Pvt. Ltd. Any participation in the said Offer is voluntary.
- 2. This Offer is applicable to new HSBC Cashback Credit Cardholders (primary and add-on Customers), excluding Premier and corporate Cardholders (hereinafter referred to as 'Cardholders') who apply for a credit card between 16 April 2023 to 15 August 2023 ('Offer Period'), and have the card issued subsequently.
- 3. Credit Cardholders who have not repaid their minimum payment due within 30 days of their payment due date as mentioned on the credit card statement, will not be eligible for the Offer.
- 4. Under this Offer, all new HSBC Cashback Credit Cardholders (primary and add-on Customers), (hereinafter referred to as 'Cardholders') will be provided with.
 - 3 airport lounge accesses in domestic and international lounges or 3 instant discount meal vouchers of ₹400 to use at airport restaurants
 - Amazon Voucher worth ₹500
 - Swiggy Voucher worth ₹500
 - Sony Liv 12 months membership
 - 5 Myntra vouchers worth ₹300[^] each (total benefit ₹1,500)
 - 5 Ajio vouchers worth ₹600[^] (total benefit ₹3,000)
 - * Users get instant discount on minimum spend of ₹2,499.

^Users get instant discount on minimum spend of ₹2,000.

In order to avail the Offer, Cardholders will be required to successfully execute a transaction(s) of minimum ₹2,500 within 30 days of cards being issued and should not be cancelled or reversed subsequently. The vouchers will be issued within 60 days from the month end of transaction done. eg. if transaction is done on 16 April 2023 then fulfilment will be done on or before 12 July 2023.

- 5. Upon qualification, the Cardholders will be issued an SMS and/or E-mail containing the membership ID (Privy Pass number) which can be used to register on the website using basic details and select the Offer(s) i.e. lounge access or airport, Amazon, SonyLIV, Myntra, Aiio Vouchers.
- 6. Add-on credit Cardholders will have separate Offer eligibility but only after the first transaction on the primary card. A separate voucher eligibility on completing the first transaction on the add-on card shall be available under the Offer.
- 7. Multiple membership IDs (Privy Pass number) can be added once Cardholders have successfully completed the registration. If the membership ID (Privy Pass number) is not entered correctly, the registration will not be successful.
- 8. All the benefits under the Offer i.e. lounge access/airport meal instant discount(s) and Amazon vouchers are valid for 180 days from the date of receipt of the membership ID (Privy Pass number) by the Cardholder.
- 9. GolfLan Technology Solutions Pvt. Ltd. may amend the list of participating lounges and restaurants under the Offer from time to time without any further notice to Cardholders in this regard.

Airport Lounge Access - Terms and Conditions

On selecting either of the Offers, for Airport Lounge access/meal voucher the Cardholders will be given a 'QR code' that should be shown at the point of redemption i.e. any of the 40 domestic or international airport lounges or restaurants in India. The list of the domestic or international lounges and the list of participating airport restaurants will be available on the Thriwe website

- 1. Lounge access will be applicable for a limited time i.e. 3 hours for international lounges and 2 hours for domestic lounges. Any extension beyond the permitted time will be charged and any additional charges are to be borne by the Cardholder.
- 2. Alcoholic beverages are not complimentary with this access; however, the Cardholder can purchase the same from the lounge at his/her own expenses.
- 3. Access for children/minors at the lounge is as the discretion of the Cardholders' discretion and responsibility. However, Cardholders are requested to check with the lounge staff before planning to visit with children/minors.
- 4. Use of lounges is subject to Customers, guests and children behaving and dressing in accordance with the lounge Terms and Conditions, and any person not complying with such Terms and Conditions may be asked to vacate the lounge premises. HSBC and GolfLan Technology Solutions Pvt. Ltd. would not be liable for any loss suffered by the Customer or any guests where a lounge or merchant has refused service because the Customer or guests have not complied with these conditions.
- 5. The membership ID (Privy Pass number) is not transferable. All unused lounge access offered under the benefit are non-refundable or can't be exchanged for money.
- 6. Availability of lounge services are subject to the capacity of lounge and may not be available in the event of high traffic caused by flight or train delays.
- 7. GolfLan Technology Solutions Pvt. Ltd. will not be liable for any of your loss caused by missing of flights or flight delay due to use of lounge service(s).

Cardholders will be liable for any damage to the lounge operator/owners caused by actions/omissions of the Cardholders while using the lounge services.

AirDine Terms and Conditions

- 1. The valid QR code is to be shared with the billing executive before the bill is generated by the restaurant. Once the bill is generated, the bill with the discounted to the extent of ₹400, and outstanding balance, if any, beyond the said discounted amount should be paid by the Cardholder.
- 2. The QR code is for one-time use, balance not used, if any, will be forfeited and cannot be used for a subsequent order or supplemented by cash/any other merchandise.
- 3. This discount cannot be merged with any other promotion run by the restaurant.
- 4. The benefit can only be used at participating restaurants within the GolfLan Technology Solutions Pvt. Ltd. network and the details of the same is available post logging into the website with credentials.
- 5. This Offer is valid only for registrations and redemptions done on the website.

Amazon Vouchers - Terms and Conditions

For Amazon - Customers will be provided 2 vouchers worth ₹250 each and can generate Amazon Pay ₹250 voucher from platform. An email and sms will be sent to customer on registered e-mail ID and number. Customer can generate second voucher also as per requirement.

- 1. Eligible transaction shall mean and refer to all sales transactions (including but not limited to bill payments, online purchases, mail & payments, etc.). However, nonsales transactions, including but not limited to cancelled or refunded transactions, finance charges, cash advance, cash advance charges, late payment charges, balance transfer, annual fees, etc. shall not be eligible for the Offer.
- 2. The E-Gift Card shall be valid for a period of 6 months from the date of issuance.
- 3. The E-Gift Card ('E-Gift Card') can be used only for the purchases on Amazon website, mobile site or mobile application.
- 4. E-Gift Card cannot be reloaded, resold, transferred for value or redeemed for cash.
- 5. E-Gift Card cannot be used to purchase other gift card/s.
- 6. E-Gift Card cannot be used on any of the partner sites including Junglee.com.
- 7. E-Gift Card cannot be used to purchase any other type of digital content such as mobile.
- 8. E-Gift Card cannot be transferred from one account to another once the relevant claim code has been added.
- 9. Amazon may change (add to, delete, or amend) these terms from time to time. Unless stated otherwise, the changes will apply to any new Amazon E-Gift Cards that are for personal, noncommercial use and enjoyment only. The same may be shared with family and friends, but may not be advertised, sold or used as promotional items by the purchaser or anyone else without Amazon's prior written consent.
- 10. Amazon E-Gift Card cannot be replaced, refunded or revalued. It cannot be exchanged for points or cash and cannot be re-validated.
- 11. Prior to using the website, the Cardholder should refer, read, understand, accept and agree to the user agreement and Terms and Conditions of the said website, and proceed only if the Cardholder agrees to abide by the same. The Cardholder will be required to give personal information and other details online. The Cardholder should read and understand the privacy policy of the website, prior to providing any such information. Any disclosure of information made by the Cardholder towards using the E-Gift Card is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. Amazon may use the personal information shared by the customer for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information by Amazon Products offered under this Offer are subject to availability with Amazon and HSBC will not be liable for non-availability of any of the products.
- 12. HSBC does not make any warranties or representations as to the quality, merchantability, suitability or availability of the products or services offered under this Offer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the products/services availed under this Offer must be addressed in writing, by the customer directly to Amazon.
- 13. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of using the E-Gift Card.
- 14. Any dispute arising out of or in connection with the E-Gift Card shall be subject to the exclusive jurisdiction of the courts in Mumbai only.
- 15. Tax liability, if any, will be borne by the Cardholder.
- 16. By using the E-Gift Card, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.

Ajio: Terms and Conditions

- Offer will be applicable on specified products link for which will be shared on redemption portal of THRIWE.
- 2. Offer is applicable as 5 unique vouchers per user.
- 3. Offer cannot be combined with any other promotion offered by Thriwe or AJIO.
- User Gets Flat 600 off on min spend of ₹2,499.

Myntra: Terms and Conditions

1. Get Flat 15% off upto 300 on min spend of ₹2,000.

- 2. Valid only on the catalogue listed in the redemption redemption portal of THRIWE
- 3. The customer would receive 5 unique codes to avail the offer.
- 4. This offer is not valid at any of the alliance partner retail outlets/stores.
- 5. Multiple coupons cannot be clubbed in a single order.
- 6. The balance amount, after the discount is availed, will have to be paid by the customer at the time of purchase.
- 7. In no case, whatsoever, can the discount amount be refunded, encashed or partly encashed.
- 8. Myntra's Return and Exchange Policy offers you the option to return or exchange items purchased on Myntra's application within 30 days of the receipt. In case of return of the purchased item, please refer to the 'Return Policy' on the website/app or call Myntra Customer care.
- 9. All orders would be subject to availability at the time of purchase and will be governed by the standard Terms and Conditions listed on the App.

Sonyliv - Terms and Conditions

- 1. The Code can be used once per customer and multiple codes cannot be clubbed in a single order.
- 2. This Offer is not valid at any of the alliance partner retail outlets/stores.
- 3. In no case, whatsoever, can the Code amount be refunded, encashed, or partly encashed.
- 4. All disputes arising out of or in connection to this Offer are subject to the exclusive jurisdiction of the courts in Bangalore only.
- 5. Disclaimers: Sony Pictures Networks India Pvt. Ltd. ('SPNI') is not responsible for any dispute and/or claims by any customer in relation to this Offer.

Swiggy - Terms and Conditions

- This is a Swiggy Money code issued by their banking partner and would be accepted on the account section on the Swiggy App.
- 2. This Swiggy Money code is issued by their banking partner to add money to Swiggy wallet powered by their banking partner.
- 3. The person who has the Swiggy Money Code is deemed to be the beneficiary.
- 4. Once the amount is loaded to Swiggy Wallet powered by their banking partner, the amount cannot be expired.
- 5. The amount in Swiggy Wallet powered by their banking partner can only be used on food orders and Instamart on the Platform.
- 6. The amount cannot be taken out/transferred from Swiggy Wallet powered by their banking partner
- 7. The amount can be used on multiple transactions.
- 8. The amount covers taxes, packing charges, delivery fee.
- 9. For users having the Swiggy Wallet powered by their banking partner account already activated the amount will be uploaded in the wallet once these Swiggy Money Codes are redeemed by the end user in the Swiggy app.
- 10. Users not having the Swiggy Wallet powered by their banking partner account need to login to the Swiggy app and create the Swiggy account to use these Swiggy Money Codes.
- 11. Users will need to perform a onetime verification before utilizing the Swiggy Wallet powered by their banking partner by filling the KYC (Know Your Customer details), if not already done.
- 12. For any queries/issues related to GV/GC, raise a request at gvhelpdesk.com

HSBC General Terms and Conditions

- 1. Prior to using the membership ID (Privy Pass number) on the website, the Cardholder should read and understand the user agreement of the said website and proceed only if the Cardholder agrees to abide by the same. The Cardholder will be required to give personal information and other details online. The Cardholder should read and understand the privacy policy on the website and the mobile application, prior to providing any such information. Any disclosure of personal or other information made by the Cardholder towards availing of or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same.
- 2. The Offer is subject to the Terms and Conditions of GolfLan Technology Solutions Pvt. Ltd. and are required to refer, read, understand, accept and agree to be bound by them prior to availing of the Offer.
- 3. HSBC and GolfLan Technology Solutions Pvt. Ltd. reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as listed above. All decisions with respect to the Offer will be at the discretion of HSBC and GolfLan Technology Solutions Pvt. Ltd. and any participation, 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 deemed to be waived.
- 4. HSBC and GolfLan Technology Solutions Pvt. Ltd. reserve the right to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace, wholly or in part, these Offers by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice. The Offer may/may not be extended as mutually agreed by HSBC and GolfLan Technology Solutions Pvt. Ltd.
- 5. HSBC does not make any warranties or representations as to the quality, merchantability, suitability or availability of the goods and services offered under above mentioned Offers. Any dispute regarding this must be addressed in writing, by the Cardholder, directly to GolfLan Technology Solutions Pvt. Ltd.
- 6. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in this Offer. The existence of any dispute shall not, by itself, constitute any claim against HSBC.

- 7. This Offer is valid only for adult resident Indians of sound mind only.
- 8. Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
- 9. Offer cannot be combined, joined, added or otherwise conjoined with any other offer.
- 10. The Offer is not valid on Internet banking, commercial and corporate Cards issued/facilitated by HSBC.
- 11. Issuance of the Card shall be at the sole discretion of the Bank and is subject to the Bank's internal policies. The usage of the Card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
- 12. Any query regarding the Offer will be entertained during the Offer Period only.
- 13. This Offer shall be subjected to all applicable central/or state laws, rules and regulations.
- 14. This document is an electronic record in terms of Information Technology Act, 2000, and the rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
- 15. Any disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai only.
- 16. This Offer is subject to force majeure events.
- 17. Tax liability, if any will be borne by the Cardholder.
- 18. By availing of the Offer, Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.