

Terms and Conditions for Annual Credit Card Statement:

1. 'Wallet Watch' report is provided to select HSBC credit cardholders for information only.
2. 'Wallet Watch' report is a consolidation of all retail and cash purchases (excluding refund / cancelled transactions) made by the cardholder during the period 1 April 2007 – 31 March 2008.
3. 'International Spend' includes retail purchases / cash transactions performed at merchant establishments located outside India.
4. Retail purchases are grouped in broad product categories as per the Merchant Category Classification (MCC) as decided by the transaction processing (acquiring) bank which has provided the credit card acceptance facility to the respective merchant establishment.
5. 'Automobiles' includes spend on HSBC Credit Cards at all kinds of Automobile retailers and Automotive sales and service stores.
6. 'Apparel' includes spend on HSBC Credit Cards at all kinds of garment stores, Men's / Women's clothing stores.
7. 'Cash' includes cash withdrawal on HSBC Credit Cards.
8. 'Department stores' includes spend on HSBC Credit Cards at various department stores such as Shoppers' Stop, Lifestyle, Westside etc.
9. 'Fuel' includes spend on HSBC Credit Cards at fuel stations.
10. 'Health care services' includes spend on HSBC Credit Cards at hospitals, nursing homes, chemists, doctors and medical professionals.
11. 'Home appliances' includes spend on HSBC Credit Cards at consumer electronic stores (selling TVs, refrigerators, air conditioners, washing machines, computers etc.), home appliances, electrical goods, computers etc.
12. 'Home décor' includes spend on HSBC Credit Cards at furniture and furnishing shops, handicraft, arts, antiques shops.
13. 'Hotels' include spend on HSBC Credit Cards at all kinds of lodging and boarding places, hotels, motels etc.
14. 'Personal Accessories' includes spend on HSBC Credit Cards at jewellery, watches, shoes, leather items, cosmetics and personal accessories stores.
15. 'Restaurants' include spend on HSBC Credit Cards at all types of eating joints, restaurants, drinking places, fast food retailers.

16. 'Supermarkets / groceries' include spend on HSBC Credit Cards at various supermarket stores, food, grocery, dairy and bakery.
17. 'Travel' includes spend on HSBC Credit Cards at travel agencies, airline ticketing centers, railway centers and other transport service providers.
18. 'Telecom' includes spend on HSBC Credit Cards at telephone service providers, telephone instrument retailers.
19. 'Others' include spend on HSBC Credit Cards not included in any of the above categories.
20. 'Savings on your card (s)' under 'Fuel surcharge refund' refers to the amount refunded to the card account as a result of availing of '0% fuel surcharge' feature.
21. 'Savings on your card (s)' under 'Balance Transfer' refers to the estimated savings as a result of availing of 'Balance Transfer' feature.
22. 'Savings on your card (s)' under 'Cashback programmes' refers to the amount refunded to the card account as a result of participation in the 'The Amazing 10% cashback offer' run during October – November 2007, '5% Cashback offer', 'Online Campaign cashback offer' and 'Cash Credit programmes' run during the period.
23. 'Savings on your card (s)' under 'Cash Advance promotion' refers to the amount refunded to the card account as a result of participation in the '0% Interest promotion'.
24. 'Savings on your card (s)' under 'Additional shopping discounts' refers to the additional discounts offered on HSBC Credit Card transactions at Spinach, Lawrence & Mayo (L&M), Croma, Malaysia Mega Sale, Westside, Landmark, Inox, Globus and concerts like Aerosmith concert, Black Eyed Peas concert, Iron Maiden concert etc., during specific period at these stores/ concerts.
25. 'Savings on your card (s)' under 'Travel Cashback at MakeMyTrip.com' refers to the amount refunded to the card account as a result of travel bookings made on the makemytrip.com website using HSBC Credit Cards from October 2006 onwards. All terms and conditions for the MakeMyTrip.com travel feature apply.
26. 'Rewards redeemed' refers to the rewards that have been redeemed against Reward points during the period April 2007 – 31 March 2008.
27. 'Gifts received' refers to the gifts received from HSBC as part of various offers and promotions run during this period April 2007 – 31 March 2008
28. 'Spend per card' covers all 'active' HSBC Credit Cards linked to the cardholder account during the period 1 April 2007 – 31 March 2008.

29. Reversals are deducted from the purchase transactions and purchase amounts respectively. eg. if a customer has made 2 purchases worth Rs.10,000 during the period and 3 reversals worth Rs.15,000 have been effected, the result would show as –1 transaction worth –Rs.5,000.
30. For calculating percentage shares, negative transactions / amounts are not considered.