

HSBC Terms and conditions:

- This offer is exclusively for The Hongkong and Shanghai Banking Corporation Limited ("HSBC") credit cardholders (hereinafter referred to as "Cardholders") only.
- Cardholders are required to use their HSBC credit card to pay for the offers to avail the discounts. Any participation is voluntary.
- The offers in this insert are being made by Royal Images Catalogue Company ("Royal Images"). HSBC is not making any offer and does not make any warranties or representation of the quality, merchantability, suitability or availability of the products included in this program or about Royal Images.
- This offer is valid till 31st May, 2010 or as mutually agreed by both parties.
- All decisions in respect of the offer shall be at the sole discretion of HSBC and the same shall be final, binding and non-contestable. All participants waive any and all rights of claim with regard to the offer against HSBC.
- HSBC reserves its absolute right to withdraw or alter any of the terms and conditions of the offer at any time without prior intimation to the cardholders.
- The usage of the credit card is governed by applicable terms & conditions. Please visit www.hsbc.co.in for detailed terms and conditions.
- The offer is subject to force majeure events.
- Tax liability, if any will be borne by the cardholder.
- Any disputes arising out of this offer shall be taken up directly by the Cardholder with Royal Images directly. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of courts in Mumbai only.
- By availing the offer the Cardholder accepts all the aforementioned terms & conditions as well the following terms & conditions of Royal Images.

Royal Images Terms and Conditions:

1. All product/s deliveries will be made by "RICC" within 7-10 working days, from the time of placing order, subject to availability of stock.
2. The customer has 15 days to return the product/s purchased in case of quality issues and/or found unsatisfactory to claim a full refund. Conditions apply.
3. In the event of any defect found in goods, the Customer shall be required to call "RICC" Call center within 48 hours of products delivered. However, in case of failure to do so, the product shall be considered as used and your request shall stand as rejected. In lieu of exchange or return of product, all the cost of courier or any charges would be borne by the customer. However, if the product needs replacement due to defect (covered under warranty terms) found, the courier charges would be borne by "RICC".
4. Any taxes or liabilities or charges payable to the Government or any other authority or body or any other participating merchant establishment which may arise or accrue on a Customer, if any, shall be borne directly by Customer and/or billed to the account of Customer. Any dispute arising out of or in connection with or as a result of the Offer shall be subject to the exclusive jurisdiction of the Courts at Chennai only.
5. "RICC" will not be responsible for any typographical or printing errors on the catalog.
6. Actual products may differ slightly from that shown in the creative.
7. The displayed product colour is subject to availability and if the same colour is not in stock, then an alternative colour product will be sent.