

Terms and Conditions for Wallet Watch:

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation is voluntary. This offer is applicable to all HSBC Credit Cardholders (referred to as the "Cardholder"). This offer is being extended free of cost for HSBC Premier Credit Cardholders and Platinum Credit Cardholders and on payment of a fee of INR 100/- for HSBC Gold and HSBC Classic Credit Cardholders.
2. 'Wallet Watch' is a report provided to the Cardholders (hereinafter referred to as "Wallet Watch") for Cardholders' information only. The description of the contents of the Wallet Watch are mentioned in Annexure 1 hereto. 'Wallet Watch' report is a consolidation of all retail and cash purchases (excluding refunds / cancelled transactions) made by the Cardholder during the last financial year i.e. from 01 April 2008 – 31 March 2009.
3. Retail purchases are grouped in broad product categories as per the Merchant Category Classification (MCC) as decided by the transaction processing bank (Acquiring Bank) which has provided the credit card acceptance facility eg. EDC machines and/or payment gateway to the respective merchant establishment. HSBC shall not be responsible for erroneous MCC being assigned by the Acquiring Bank.
4. HSBC Gold Credit Cardholders and Classic Credit Cardholders who subscribe via SMS or by calling HSBC Phonebanking will be dispatched their Wallet Watch within 30 days of receipt of the subscription request.
5. Wallet Watch will be sent free of cost to HSBC Premier Credit Cardholders and HSBC Platinum Credit Cardholders and these Cardholders are not required to subscribe for this facility.
6. HSBC Gold Credit Cardholders & Classic Credit Cardholders who subscribe for Wallet Watch, will be levied with a fee of INR100/- and the same will be debited to their respective credit card accounts.
7. The Wallet Watch shall be dispatched/ couriered at the mailing address as available in the records of HSBC. The Wallet Watch shall be delivered / couriered at mailing addresses in India only. HSBC will not be responsible for non-receipt of Wallet Watch in case the Cardholder provides incorrect or insufficient details while subscribing.
8. In case a Cardholder holds multiple HSBC Credit Cards, the Wallet Watch will give a combined analysis of these cards, provided all the HSBC Credit Cards held by the Cardholder are linked to each other i.e. all the Credit Cards are under the same Customer I.D on HSBC systems. For Premier Credit Cardholders and Platinum Credit Cardholders, if the Credit Cards are not linked, then the Wallet Watch will be sent separately for each Primary Credit Card. For Gold Credit Cardholders and Classic Credit Cardholders; in case the Credit Cards are not linked, the Wallet Watch will be sent only for those Credit Card(s) for which the Cardholder has subscribed via SMS or by calling HSBC Phonebanking.
9. HSBC's decision regarding the content and format of the Wallet Watch shall be final.
10. Any dispute arising out of or in connection with this offer or as a result of this offer shall be subject to the exclusive jurisdiction of the courts in Mumbai only.
11. By participating in this offer the Cardholders accept the Terms and conditions as specified here.

ANNEXURE 1

A description of items detailed in the Wallet Watch is given below -

- a. 'International Spend' includes retail purchases / cash transactions performed at merchant establishments located outside India.
- b. 'Automobiles' includes spend on HSBC Credit Cards at all kinds of Automobile retailers and Automotive sales and service stores.
- c. 'Apparel' includes spend on HSBC Credit Cards at all kinds of garment stores, Men's / Women's clothing stores.
- d. 'Cash' includes cash withdrawal on HSBC Credit Cards.
- e. 'Department stores' includes spend on HSBC Credit Cards at various department stores such as Shoppers' Stop, Lifestyle, Westside etc.
- f. 'Fuel' includes spend on HSBC Credit Cards for fuel purchase.
- g. 'Health care services' includes spend on HSBC Credit Cards at hospitals, nursing homes, chemists, doctors and medical professionals.
- h. 'Home appliances' includes spends on HSBC Credit Cards at consumer electronic stores selling TVs, refrigerators, air conditioners, washing machines, computers etc.
- i. 'Home décor' includes spends on HSBC Credit Cards at furniture and furnishing shops, handicraft, arts, antique shops.
- j. 'Hotels' include spend on HSBC Credit Cards at all kinds of lodging and boarding places, hotels, motels etc.
- k. 'Personal Accessories' includes spend on HSBC Credit Cards in stores selling jewellery, watches, shoes, leather items, cosmetics and personal accessories.
- l. 'Restaurants' include spend on HSBC Credit Cards at all types of restaurants, drinking places, fast food retailers.
- m. Supermarkets / groceries' include spend on HSBC Credit Cards at various supermarkets/ stores selling food, grocery, dairy and bakery.
- n. 'Travel' includes spend on HSBC Credit Cards at travel agencies, airline ticketing centers, railway centers and other transport service providers.
- o. 'Telecom' includes spend on HSBC Credit Cards at telephone service providers, telephone instrument retailers.
- p. 'Others' include spend on HSBC Credit Cards not included in any of the above categories.
- q. '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.
- r. 'Savings on your card (s)' under 'Balance Transfer' refers to the estimated savings as a result of availing of 'Balance Transfer' feature.

- s. 'Savings on your card (s)' under 'Cashback programmes' refers to the amount refunded to the card account as a result of participation in the various cashback offers run by HSBC during the period for which the Wallet Watch is issued.
- t. 'Savings on your card (s)' under the caption 'Additional shopping discounts' refers to the additional discounts offered on HSBC Credit Card transactions at merchant establishments during offer periods for the respective programmes undertaken. This will include discounts which have been effected post transaction and will exclude discounts that have been given by the merchant establishment upfront.
- u. 'Savings on your card (s)' under 'Travel Cashback at MakeMyTrip.com' refers to the amount refunded to the Credit Card Account as a result of travel bookings made on the MakeMyTrip.com website using HSBC Credit Cards for the period under consideration.
- v. 'Rewards redeemed' refers to the rewards that have been redeemed against Reward points during the period 1 April 2008 – 31 March 2009.
- w. 'Gifts received' refers to the gifts received from HSBC as part of various offers and promotions run during the period 1 April 2008 – 31 March 2009.
- x. 'Spend per card' covers all 'active' HSBC Credit Cards linked to the Cardholder's Credit Card account during the period 1 April 2008 – 31 March 2009.
- y. 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.
- z. For calculating percentage shares amongst different MCCs, MCCs showing negative transactions / amounts are not considered.