



Croma offer: Terms and conditions

- This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the offer is voluntary
- This offer is available to existing and new resident HSBC credit cardholders, excluding corporate cardholders (hereinafter referred to as 'cardholders'). Credit cardholders who have not made their minimum payment due within 30 days of the payment due date mentioned on the credit card statement will not be eligible for the offer
- Cardholders are required to use their valid HSBC credit card ('card') in order to have the offer available to them
- During the period from 1 January 2023 to 26 March 2023 (inclusive of both dates) only on Saturdays and Sundays ('offer period'), cardholders using their valid HSBC credit card ('card') at Croma stores or the Croma website will be entitled to following offer ('offer'):

Offer details:		
Platform	Offer	Minimum transaction value
Croma Instore and Online - Non EMI transactions	5% instant discount up to ₹2,000	₹15,000
Croma Instore and Online - EMI transactions	5% instant discount up to ₹2,000	₹15,000
Croma Instore and Online - EMI transactions	7.5% instant discount up to ₹7,500	₹20,000

Cashback instead of Instant Discount for Online EMI Transactions

- Transactions have to carry a minimum transaction value as mentioned in above table, to be eligible for the offer
- This offer will be valid for purchases made only on Saturdays and Sundays within the specified offer period
- The discount is over and above any other Offer being Offered by the stores during the Offer Period
- This offer is also applicable for payments made through EMI on HSBC credit cards
- The cashback on Croma Online EMI transactions eligible for offer will be posted to the respective credit card account within 60 days after the offer expires
- Transactions where payments are made with HSBC Credit Cards using any e-wallet will not be eligible for the Offer. Cardholders Customers understand and agree that transactions payments made through Mobile Credit Card or Tokenized Credit Card facility offered by HSBC will not be valid for availing the Offer
- HSBC does not endorse any of the products or brands being offered by Croma stores or the Croma website and does not provide any warranties or representations of the quality, saleability, suitability or availability of products. Any dispute regarding such products must be addressed in writing by the cardholder directly to Croma
- HSBC and Croma 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, this offer with another, whether similar to this offer or not, or to withdraw it completely at any point in time. The offer may/may not be extended as mutually agreed by HSBC and Croma
- Prior to using the Croma website and/or its mobile app, the cardholder should refer to, read, understand, accept and agree to the user agreement and terms and conditions of the said website and mobile app, and proceed only if the cardholder agrees to abide by them. The cardholder will be required to provide personal information and other details online. The cardholder should read and understand the privacy policy of the website and the mobile site, prior to providing such information. Any disclosure of information made by the cardholder toward the availability or fulfilment of the offer is at the sole discretion of the cardholder and HSBC shall not be responsible such disclosures. Croma may use the personal information shared by the cardholder for any other purpose (like marketing etc.) and HSBC will not be held liable for the usage of personal information
- This offer is subject to the terms and conditions of Croma, and cardholders are required to refer to, read, understand, accept and agree to be bound by them before redeeming the offer
- Usage of the credit card is governed by applicable terms and conditions. Please visit www.hsbc.co.in for detailed terms and conditions
- All decisions relating to the offer shall be made at the sole discretion of HSBC and 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
- HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above

- HSBC will not be liable for any direct or indirect loss or damage that may be incurred as a result of participation in the offer
- 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
- This offer is subject to force majeure clauses
- Tax liability, if any, will be borne by the cardholder
- 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
- By taking on the offer, cardholders are assumed to have accepted all the aforementioned terms and conditions in their totality