



Vijay Sales Offer on EMI transactions only - Terms and Conditions:

During the period from 3 January 2023 to 31 March 2023 (inclusive of both dates) ('Offer Period'), Cardholders paying only with Instant EMI facility on their valid HSBC Credit Card issued in India ('Card') at Vijay Sales stores or on Vijay Sales website: www.vijaysales.com/ will be entitled to the following offer ('Offer'):

Platform	Offer	Minimum transaction value
Vijay Sales Stores and online transactions	7.5% instant discount up to 7,500	₹20,000

Important Terms and Conditions:

- Offer valid on EMI transactions only
- Offer will not be valid on transactions paid in full without using Instant EMI facility on HSBC Credit Cards
- Select products available on No Cost EMI facility at Vijay Sales will also be eligible for the Offer
- The Offer benefit availed through discount/cashback will be charged back to the Card if the Cardholder chooses to cancel the EMI facility at a later date due to any reason
- Offer applicable only on one transaction per card per month during the Offer Period
- Offer cannot be clubbed with any other bank offer at Vijay Sales
- Cardholder has to ask for the Offer at store or select the Offer on the online payment page to avail the offer before making payment
- Maximum Instant Discount under the Offer will be 7,500 per card per calendar month during the Offer Period
- Only 1 card per invoice is eligible for Offer

Other Terms and Conditions:

1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC') in association with Vijay Sales (India) Pvt. Ltd. ('Vijay Sales') and any participation in the offer is voluntary.
2. 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.
3. Cardholders are required to pay using the Instant EMI facility on their valid HSBC Credit Card ('Card') in order to have the offer available to them.
4. In case of No Cost EMI Offers, while HSBC will continue to charge you interest as applicable, however, this interest charge has been provided to you as an upfront discount by the Manufacturer/Brand/Merchant as communicated to you at the time of your purchase, effectively giving you the benefit of a No Cost EMI. Please do read the merchant offer Terms and Conditions carefully in case of Cardholder purchasing select products available with No Cost EMI Offer at Vijay Sales and availing this Offer too.
5. This offer will be valid for purchases made within the specified Offer Period.
6. Addon Cards will be separately eligible for the Offer.
7. The discount is over and above any other offer being offered by the stores during the Offer Period.
8. 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 Tokenised Credit Card facility offered by HSBC will not be valid for availing the Offer.
9. The Offer is not valid on net banking, debit cards, commercial and Corporate Cards issued by HSBC.
10. The Offer is not valid on non-EMI payments made using HSBC Credit Cards.
11. In case of complete cancellation of the order by the Cardholder, the transaction will not qualify for the Offer. In case of partial cancellation of the order, the Cardholder shall qualify for the Offer only on the basis of the net amount payable.
12. HSBC does not endorse any of the products or brands being offered at Vijay Sales stores or on Vijay Sales website and does not provide any warranties or representations of the quality, saleability, suitability or availability of products. Any

defects, deficiency, claims, issues, damages or losses arising with respect to the product/services shall be the sole responsibility and liability of the manufacturer/Vijay Sales. Any dispute regarding such products must be addressed in writing by the Cardholder directly to Vijay Sales.

13. HSBC and Vijay Sales 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 Vijay Sales.
14. Prior to using the Vijay Sales 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 towards the availability or fulfilment of the offer is at the sole discretion of the cardholder and HSBC shall not be responsible for such disclosures. Vijay Sales 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.
15. HSBC and/or Vijay Sales reserve the right to cancel any order/transaction in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the Terms and Conditions. Upon cancellation, the order will not be reinstated. HSBC shall not be liable for any refunds or compensation in case of said cancellations by Vijay Sales.
16. The discount amount under the Offer will not be settled in cash under any circumstances whatsoever.
17. The Offer is valid in India for adults of a sound mind only.
18. This Offer shall be subjected to all applicable central/state laws, rules and regulations.
19. This document is an electronic record in terms of Information Technology Act, 2000, and the rules thereunder 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.
20. This offer is subject to the Terms and Conditions of Vijay Sales, and Cardholders are required to refer to, read, understand, accept and agree to be bound by them before redeeming the offer.
21. Usage of the Card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
22. 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.
23. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
24. 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.
25. 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.
26. This offer is subject to force majeure clauses.
27. Tax liability, if any, will be borne by the cardholder.
28. 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.
29. By taking on the offer, cardholders are assumed to have accepted all the aforementioned Terms and Conditions in their totality.