



Celebrate the best of times with the best of festive offers.

— ♦♦ *Get Set Celebrate* ♦♦ —

Indulge in the festive splurges!
Start crossing off your wishlist using your HSBC Credit Card and win an **iPhone 14 Pro** and an **iPad Air!**

Premier Credit Cardholders
To register, SMS **HPFEST** on **575750**

	Offer 1	Offer 2
Spend threshold	₹20,00,000	₹6,00,000
Rewards	iPhone 14 Pro 256 GB	Taj voucher worth ₹20,000

♦ Offer period: 01 Oct 2022 to 10 Nov 2022

All other Credit Cardholders
To register, SMS **HFEST** on **575750**

	Offer 1	Offer 2
Spend threshold	₹15,00,000	₹4,00,000
Rewards	iPad Air 5 th Gen	Amazon voucher worth ₹10,000

♦ Offer period: 01 Oct 2022 to 10 Nov 2022

Offer Terms and Conditions for Premier and all other Credit Cardholders:

- 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 on valid HSBC Credit Cards ('Card') held by Indian resident HSBC Credit Cardholders (excluding Corporate Credit Cardholders). Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
- The Offer is valid from 1 October 2022 to 10 November 2022 (both dates inclusive) ('Offer Period').
- Offer details:

Premier Credit Cardholders

	Offer 1	Offer 2
Minimum Spend Amount	₹20,00,000	₹6,00,000
What you get	iPhone 14 Pro 256GB	Taj Experiences Gift Card worth ₹20,000

All other Credit Cardholders

	Offer 1	Offer 2
Minimum Spend Amount	₹15,00,000	₹4,00,000
What you get	iPad Air 5 th Gen 64GB	Amazon voucher ₹10,000

- The Offer is applicable over and above existing rewards/cashback as applicable on your Credit Card as per existing features.
- Benefits will be given to the eligible Credit Cardholders by 10 January 2023.
- iPhone 14 Pro 256 GB and iPad Air 5th Gen 64GB will be given in the form of an Imagine Tresor voucher which can be redeemed against the Apple product as mentioned in the table.
- Insurance transactions on the HSBC Credit Card will not qualify for the offer.
- There is an additional cashback offer for select Cardholders as communicated in the email/SMS communication.

Registration related Terms and Conditions for Premier and all other Credit Cardholders

- Cardholders will not be eligible for, or be able to participate in, the Offer without registering for the same.
- To register for the Offer,

Cardholders	Registration
Premier Credit Cardholders	SMS HPFEST to 575750
All other Credit Cardholders	SMS HFEST to 575750

- Cardholders can register anytime during the Offer Period to be eligible for the Offer. For instance, if a customer registers on 15 October 2022, all the spends from 1 October 2022 to 10 November 2022 will be considered.
- Cardholders who register after the Offer Period will not be eligible for the Offer.

General Terms and Conditions:

- Cancelled or refunded transactions during the Offer Period shall not be included in the calculation of the spent amount and will thus not accrue benefits under this Offer.
- Add-on Cardholders will not have separate eligibility for the Offer. However, spends by Add-on Cardholders (if any) will be added to spends of primary Cardholder.
- Transactions towards Cash-On-EMI and Balance Transfer will not be considered for this Offer.
- Prior to making any purchases on the website and/or mobile application, the Cardholder should refer, read, understand, accept, and agree to the user agreement and Terms and Conditions of the said website and mobile application, and proceed only if the Cardholder agrees to abide by the same. The Cardholder might be required to give personal information and other details online. The Cardholder should read and understand the privacy policy of the website and mobile application, prior to providing any such information. Any disclosure of information made by the Cardholder towards availing or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. Merchants may use the personal information shared by the Cardholder for any other purpose (like marketing etc.) and HSBC shall not be held liable for such usage of personal information.
- Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/service shall be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.
- HSBC does not endorse or make any warranties or representations as to the quality, merchantability, suitability, or availability of products purchased by the Cardholder directly. Any dispute regarding these must be addressed in writing, by the Cardholder directly to the respective merchants.
- HSBC reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as listed above. All decisions in respect to the Offer shall be at the sole discretion of HSBC and the same 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 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 by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice to the Cardholders.
- HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer.
- In case a product goes off market, a suitable replacement for a similar cost would be provided to the customers.
- The specifications of the product in terms to color will be basis availability at the time of fulfilment.
- The usage of the Credit Card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
- 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.
- Cards which are closed during or after the offer before the posting of cashback will not be considered for the offer.
- The Offer is valid in India for adults of sound mind only.
- The Offer is subject to force majeure events.
- Tax liability, if any, will be borne by the Cardholder.
- The Offer shall be subject to all applicable central and/or state laws, rules, and regulations.
- This document is an electronic record in terms of the Information Technology Act, 2000 and the Rules framed thereunder, as amended till date, as well as other provisions and statutes pertaining to electronic records. This electronic record is generated by a secure computer system and does not require any physical or digital signatures.
- By availing the Offer, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.