Flipkart Terms and Conditions

1) Flipkart Reading Offer

What is the offer?

- 10% Instant Discount with HSBC Credit Card (including EMI transactions) on purchase of select products in Appliances, Electronics and Travel bookings.

What is the offer duration?

- Offer is applicable on each Thursday & Friday in April 2024.

Offer Dates:

- 18 April 2024 to 19 April 2024 (00:00 hrs to 23:59 hrs)
- 25 April 2024 to 26 April 2024 (00:00 hrs to 23:59 hrs)

What other conditions should apply to avail the offer?

- Categories - Appliances, Electronics, Travel.
- Maximum Offer Savings per Credit Card (Non-EMI & EMI Transactions): ₹1,750.

Detailed Offer Constructs1 below:

Base Offer Details:

- Minimum Transaction Value:
  - Travel: ₹5,000
  - Appliances & Electronics: ₹10,000
- Maximum Discount:
  - Non-EMI Transactions: ₹1,250
  - EMI Transactions: ₹1,750
- Maximum Offer Discount per Card (Non-EMI + EMI Transactions): 10% up to ₹1,750.
- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is cancelled, the entire refund can be taken back by Flipkart to refresh for the customer to utilise it again.

How do I check if a product is an Eligible Product?

- This offer is applicable on purchase of select products.
- Offer will be listed on the product page, for all eligible products. Please check before making a purchase.
- In order to avail an offer on the Travel category, customers must enter the promo code 'FLYEMI'. This discount amount for travel bookings is calculated on the net payable amount minus the convenience fee.

On the offer applicable on all HSBC Credit Cards

- The offer is applicable to existing and new Resident Indian HSBC Credit Cardholders, excluding Corporate Cardholders (hereinafter referred to as Cardholders).
- Offer is applicable on Non-EMI and EMI transactions on HSBC Credit Cards.

Will I get the offer if I pay through Flipkart Gift Card partly?

- Yes, you can avail the offer and the offer will only apply on the amount paid through HSBC Credit Card against the eligible product(s). Also, this amount should be equal to or more than the minimum transaction value mentioned above.

Will I get the offer if I pay using an HSBC Credit Card via UPI?

- No, the offer will NOT apply on payments made from HSBC Credit Cards via UPI payment option.

How many times can the offer be availed?

- There is no limit on the number of transactions. However, you can avail a Maximum Offer discount of up to ₹1,750 per Credit Card during the offer period.

On the offer applicable on all HSBC Credit Cards

- The offer is applicable to existing and new Resident Indian HSBC Credit Cardholders, excluding Corporate Cardholders (hereinafter referred to as Cardholders).
- Offer is applicable only on Non-EMI transactions on HSBC Credit Cards.

Will I get the offer if I pay through Flipkart Gift Card partly?

- Yes, you can avail the offer and the offer will only apply on the amount paid through HSBC Credit Card against the eligible product(s). Also, this amount should be equal to or more than the minimum transaction value mentioned above.

Will I get the offer if I pay using an HSBC Credit Card via UPI?

- No, the offer will NOT apply on payments made from HSBC Credit Cards via UPI payment option.

How many times can the offer be availed?

- There is no limit on the number of transactions. However, you can avail a Maximum Base Offer discount of up to ₹750 per Credit Card during the offer period.
- Bonus Offer of ₹3,500 is applicable only once per Credit Card (EMI Transactions) on a single transaction during the offer period.
- Maximum discount per card is a cumulative savings across all platforms of Flipkart (Flipkart and Travel).

On the offer applicable on HSBC Credit Cards

- The offer is applicable to existing and new Resident Indian HSBC Credit Cardholders, excluding Corporate Cardholders (hereinafter referred to as Cardholders).
- Offers are applicable only on EMI transactions on HSBC Credit Cards.

Will I get the offer if I pay through Flipkart Gift Card partly?

- Yes, you can avail the offer and the offer will only apply on the amount paid through HSBC Credit Card EMI transactions against the eligible product(s). Also, this amount should be equal to or more than the minimum transaction value mentioned above.

Will I get the offer if I pay using an HSBC Credit Card via UPI?

- No, the offer will NOT apply on payments made from HSBC Credit Cards via UPI payment option.

How many times can the offer be availed?

- There is no limit on the number of transactions. However, you can avail a Maximum Base Offer discount of up to ₹750 per Credit Card during the offer period.
- Bonus Offer of ₹3,500 is applicable only once per Credit Card (EMI Transactions) on a single transaction during the offer period.
- Maximum discount per card is a cumulative savings across all platforms of Flipkart (Flipkart and Travel).

Detailed Offer Construct below:

- Base Offer
  - Minimum Transaction Value: ₹10,000
  - Maximum Discount per Card (EMI Transactions): 10% up to ₹2,500
- Bonus Offer
  - Minimum Transaction Value: ₹49,990
  - Tenure: 12 months & above
  - Additional Discount (EMI Transactions): 10% up to ₹3,500

Maximum Offer Discount per Card (EMI Transactions): 10% up to ₹6,000.

- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is cancelled, the entire refund can be taken back by Flipkart to refresh for the customer to utilise it again.

How do I check if a product is an Eligible Product?

- This offer is applicable on purchase of select products.
- Offer will be listed on the product page, for all eligible products. Please check before making a purchase.
- In order to avail an offer on the Travel category, customers must enter the promo code 'FLYEMI'. This discount amount for travel bookings is calculated on the net payable amount minus the convenience fee.

On the offer applicable on all HSBC Credit Cards

- The offer is applicable to existing and new Resident Indian HSBC Credit Cardholders, excluding Corporate Cardholders (hereinafter referred to as Cardholders).
- Offers are applicable only on EMI transactions on HSBC Credit Cards.

Will I get the offer if I pay through Flipkart Gift Card partly?

- Yes, you can avail the offer and the offer will only apply on the amount paid through HSBC Credit Card EMI transactions against the eligible product(s). Also, this amount should be equal to or more than the minimum transaction value mentioned above.

Will I get the offer if I pay using an HSBC Credit Card via UPI?

- No, the offer will NOT apply on payments made from HSBC Credit Cards via UPI payment option.

How many times can the offer be availed?

- There is no limit on the number of transactions. However, you can avail a Maximum Offer discount of up to ₹250 per Credit Card during the offer period.

Terms and Conditions

Preliminary

- This offer ("**Offer**") is co-sponsored by **HSBC** and Flipkart Advance Private Limited ("**Flipkart Advance**") on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively referred to as "**Platform**"), which Platform is owned and operated by Flipkart Internet Private Limited ("Flipkart, We or Our). It is open to all residents of India holding a valid and subsisting HSBC Credit Card ("**Cardholder/Your/Your**" and "**Card**").
- By participating in the Offer (defined below), Cardholder agrees to be bound by:
  - These terms and conditions ("**T&C**");
  - The Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and all applicable terms and conditions of the HSBC.

Offer Details

- Offer is applicable on each Thursday & Friday in April 2024, unless extended by Bank and Flipkart by mutual consent in writing.

Offer Dates:

- 20 April 2024 to 21 April 2024 (00:00 hrs to 23:59 hrs)
- 27 April 2024 to 28 April 2024 (00:00 hrs to 23:59 hrs)

Under this offer, HSBC Credit Cardholders ("Cardholders") are eligible to get a 10% instant discount on purchase of select products during the Offer Term, for purchase made/effected using HSBC Credit Cards ("Card")

The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible products in the cart after all applicable discounts and exchange offer redemptions.

- The minimum Net Cart Value (NCV) to avail the Offers on Travel is ₹5,000 and on Appliances & Electronics is ₹10,000.
- Maximum Offer Discount of up to ₹1,750 per Credit Card on Non-EMI and EMI transactions can be availed by a Cardholder in a calendar month (the "**Offer Term**").
- The offer is applicable at www.flipkart.com, in flipkart.com & Flipkart mAPP (mobile Application).
- The offer is not applicable on fuel Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.

2) Flipkart Weekend EMI offer

What is the offer?

- 10% Instant Discount with HSBC Credit Card (Non-EMI transactions) on purchase of select products in Grocery category.

What is the offer duration?

- Offer is applicable on each Saturday & Sunday in April 2024.

Offer Dates:

- 20 April 2024 to 21 April 2024 (00:00 hrs to 23:59 hrs)
- 27 April 2024 to 28 April 2024 (00:00 hrs to 23:59 hrs)

What other conditions should apply to avail the offer?

- Categories - Grocery
- Minimum Transaction Value: ₹2,000.
- Maximum Offer Savings per Credit Card (Non-EMI Transactions): ₹200.
- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is cancelled, the offer may take up to 24 hours to refresh for the customer to utilise it again.

How do I check if a product is an Eligible Product?

- This offer is applicable on purchase of select products.
- Offer will be listed on the product page, for all eligible products. Please check before making a purchase.

On the offer applicable on HSBC Credit Cards

- The offer is applicable to existing and new Resident Indian HSBC Credit Cardholders, excluding Corporate Cardholders (hereinafter referred to as Cardholders).
- Offer is applicable only on Non-EMI transactions on HSBC Credit Cards.

Will I get the offer if I pay using an HSBC Credit Card via UPI?

- No, the offer will NOT apply on payments made from HSBC Credit Cards via UPI payment option.

How many times can the offer be availed?

- There is no limit on the number of transactions. However, you can avail a Maximum Offer discount of up to ₹200 per Credit Card during the offer period.

Terms and Conditions

Preliminary

- This offer ("**Offer**") is co-sponsored by **HSBC** and Flipkart Advance Private Limited ("**Flipkart Advance**") on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively referred to as "**Platform**"), which Platform is owned and operated by Flipkart Internet Private Limited ("Flipkart, We or Our). It is open to all residents of India holding a valid and subsisting HSBC Credit Card ("**Cardholder/Your/Your**" and "**Card**").
- By participating in the Offer (defined below), Cardholder agrees to be bound by:
  - These terms and conditions ("**T&C**");
  - The Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and all applicable terms and conditions of the HSBC.

Offer Details

- Offer is applicable on each Saturday & Sunday in April 2024, unless extended by Bank and Flipkart by mutual consent in writing.

Offer Dates:

- 20 April 2024 to 21 April 2024 (00:00 hrs to 23:59 hrs)
- 27 April 2024 to 28 April 2024 (00:00 hrs to 23:59 hrs)

Under this offer, HSBC Credit Cardholders ("Cardholders") are eligible to get a 10% instant discount on purchase of select products during the Offer Term, for purchase made/effected using HSBC Credit Cards ("Card") on Flipkart Grocery.

The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible products in the cart after all applicable discounts and exchange offer redemptions. The minimum Net Cart Value (NCV) to avail the offer is ₹2,000.

Maximum Offer Discount of up to ₹200 per Credit Card on Non-EMI transactions can be availed in any number of transactions during the offer period.

- The offer is applicable at www.flipkart.com, in flipkart.com & Flipkart mAPP (mobile Application).
- The offer is not applicable on fuel Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.

General Terms and Conditions

1. The offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC), in association with the above partner. Flipkart and any participation in the sale of the voluntary.
2. Offer is applicable on select Products can avail the offers on using their valid HSBC Credit Card.
3. This offer is applicable to existing and new resident HSBC Credit Cardholders, excluding corporate Cardholders (hereinafter referred to as "Cardholders"). Credit Cardholders who have not reached their minimum payment due within 30 days of their payment due date as mentioned on the credit card statement could be eligible for this offer.
4. Add-on Cardholders will be separately and additionally eligible for the offer.
5. Terms and conditions of respective brand would apply with respect to cancellation of orders, refund, and replacement. For more details, visit the concerned brand's website for more details. This offer is subject to the terms and conditions of Respective brand as well, and Cardholders are required to refer to, read, understand, accept, and agree to be bound by them.
6. Prior to availing the offer by making any purchases on specified Flipkart website or respective brand website/mobile application, the Cardholder should carefully read, understand, accept, and agree to the user agreement and terms and conditions of the said website and mobile application, and promise to abide by the same. The Cardholder shall also ensure that he/she is 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 of 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 customer for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
7. Appropriate instant discount will be applied only on using valid Cards on purchases made on specified Flipkart website or respective brand vouchers during the Offer Period.
8. The Cardholders are advised to check the applicability of the instant discount before making the payment.
9. The offer is not valid on net banking, commercial and corporate cards issued by HSBC.
10. HSBC, Flipkart and/or Respective brand reserve the right to cancel an order in case of any fraudulent activity noticed or suspicious activity, abusive activity, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated. HSBC shall not be liable for any damages or compensation in case of said cancellations by Respective brand.
11. The instant discount amount offered will not be settled in cash under any circumstances whatsoever.
12. The offer will only be applicable on transactions where appropriate and valid promo code has been applied by the cardholder where executing/making the purchase.
13. 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/seller or the service provider and HSBC will not be responsible for the same.
14. Any query regarding the offer will be entertained during the Offer Period only.
15. In case of cancellation of the order by the Cardholder, the instant discount 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.
16. The offer is valid in India for adults of a sound mind only.
17. This offer shall be subjected to all applicable contractor state laws, rules and regulations.
18. This document is an electronic record in terms of the Information Technology Act, 2000, and the rules there under 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 signature.
19. HSBC and Respective brand reserve the right to cancel, 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, in their sole discretion at any point of time without prior intimation or notice. The offer may/may not be extended as mutually agreed by HSBC and Respective brand.
20. Usage of the credit card is governed by applicable terms and conditions. Please visit www.hsbc.co.in
21. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
22. All decisions with respect to the offer shall be at the sole discretion of HSBC and the same shall be final, binding and non-negotiable. Other than the specific entitlements available to the cardholder under the offer, any other claims with regards to the offer against HSBC are deemed waived.
23. HSBC does not make any representation whatsoever about the quality, merchantability, suitability or availability of the services offered under this offer. Any dispute regarding the services will be addressed in such a manner as agreed directly with Respective brand.
24. 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.
25. The offer is subject to force majeure events.
26. Tax liability, if any, will have to be borne by the cardholder.
27. Please note that basic the Goods and Services Tax (GST) regulations and notified GST rates, Central GST and Respective State/Union Territory GST or Inter State GST, will be levied on the discounted price, as applicable.
28. Any disputes arising out of or in connection with the Card shall be subject to the exclusive jurisdiction of courts at Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
29. By participating in the offer, Cardholders are assumed to have accepted all the aforementioned terms and conditions in their totality.

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