



Offer Related Terms & Conditions: Credit Card Festive Spend Campaign 2023 (All Other Credit Card Accounts excluding Premier)

What is the Offer Period?

1) **What is the Offer Period?**

20th October 2023 – 20th December, 2023 (both dates included)

2) **Who will be eligible for the Offer?**

This Offer is available on valid HSBC Credit Card held by existing Indian resident HSBC Credit Cardholders. Credit Card Accounts meeting any of the below criteria will not qualify for the Offer:

- If the Credit Card accounts is held by a customer who has not repaid their minimum payment due on any HSBC Credit Card held by the customer
- If the Credit Card account is closed anytime during the campaign completion or fulfillment of rewards (20th October 2023 – 28th February 2024)
- Any other terms as highlighted in the [Terms and Conditions](#) document

3) **What are the Offer details?**

Offer 1: Highest Spender during the Offer Period will be rewarded with a Car

- a) In case of more than 1 accounts spending the exact same amount, the following selection criteria will be followed to select the final winner in the order of priority mentioned below:
- (i) Account with maximum # of eligible transactions within the Offer Period will be selected
 - (ii) Account that will be spending across maximum number of days within the Offer Period will be selected
 - (iii) Account with spend across maximum number of Merchant Categories will be selected
 - (iv) Account with most # transactions > 10K (in the eligible spend categories) within the Offer Period will be selected
- b) Due diligence will be conducted on the Credit Card usage as per existing guidelines. The bank reserves the right to disqualify eligibility of accounts from qualifying, in case any suspicious transactions are identified
- c) Please refer to [Terms and Conditions](#) with respect to the details of this Offer

Offer 2: Accounts with spends > = 4 lakhs and having >=7 transactions during the campaign will have a chance to win an iPhone 15

- a) Credit Card Accounts with spends > = 4 lakhs and having >=7 transactions during the campaign will be identified post the campaign period (Eligible transactions to be considered basis TnC)
- b) Selected customers will be contacted by 10th January 2024, via their registered email ID with the bank to send in their entries for a slogan on “Why I love HSBC Credit Card”
- c) Top 75 customers will qualify to win an iPhone15 basis their entries (refer to point #4 for details on the same)

Offer 3: Accounts with spends > = 2 lakhs and having >=5 transactions during the campaign will have a chance to win an Apple Watch SE

- a) Credit Card Accounts with spends > = 2 lakhs and having >=5 transactions during the campaign will be identified post the campaign period (Eligible transactions to be considered basis TnC)
- b) Selected customers will be contacted by 10th January 2024, via their registered email ID with the bank to send in their entries for a slogan on “Why I love HSBC Credit Card”

- c) Top 400 customers will qualify to win an Apple Watch SE basis their entries (refer to point #4 for details on the same)

Offer 4: Accounts with spends >= 2 lakhs during the campaign will receive an Amazon Voucher worth 2K

Credit Card Accounts with spends > = 2 lakhs during the campaign will be eligible to receive and Amazon Voucher worth 2K (Eligible transactions to be considered basis TnC)

4) How will customers qualify basis the slogan entries?

Credit Card Accounts which qualify for the initial spend criteria for Offer #2 & #3 will receive the details of the next steps by 10th January 2024, on their registered email ID with the bank.

- (i) Shortlisted customers will be requested to share a 1-line slogan on “Why I love HSBC Credit Card” in not more than 25 words to the email ID that will be shared by the bank
- (ii) The responses have to be in English, responses received in any other language will be translated to English as is
- (iii) Customers will need to send in entries to the email ID provided by the bank. No other form of submission will be accepted
- (iv) The final selection will be done by external neutral jury, who will only receive the slogan entries and no other details of the customer
- (v) In case the jury select more than the qualifying list of slogans, the final selection will be using the below criteria in the order of priority mentioned:
 - Account with maximum # of eligible transactions within the Offer period will be selected
 - Account that will be spending across maximum number of days within the Offer period will be selected
 - Account with higher spend
 - Account with spend across maximum number of Merchant Categories will be selected
 - Account with most # transactions > 10K (in the eligible spend categories) within the Offer Period will be selected

5) If I qualify for multiple rewards?

In case an account is eligible for multiple offers, the same will qualify for only 1 reward out of Offer1 – Offer4, in the order of priority.

For e.g. If an account qualifies for Car, iPhone, Apple Watch & Vouchers, the customer will ONLY receive the car.

If an account qualifies for iPhone, Apple Watch & Vouchers, the customer will ONLY receive the iPhone.

If an account qualifies for Apple Watch & Vouchers, the customer will ONLY receive the Apple Watch.

6) Are there any transactions/spends that would not be considered for the Offer?

- a) Transactions pertaining to the two installment products i.e., Balance transfer and Cash on EMI will not be considered
- b) Any spend in the below categories will be excluded:

MRCH_CAT_CDE	Merchant Category
7322	COLLECTION AGENCIES
6540	E-WALLETS
7995	GAMBLING

7349	HOME IMPROVEMENT & SUPPLY
6300	INSURANCE
5960	INSURANCE
7012	LODGING
4829	MONEY TRANSFER
6051	NON-FINANCIAL INSTITUTIONS
6513	REAL ESTATE AGENT AND MANAGERS

c) Net spend will be considered after adjusting for reversals if any during the Offer Period

7) Is this Offer applicable for all my credit cards with HSBC?

The Offer will be applicable to customers who register for all accounts held by the customer. Subject to the account not being delinquent or otherwise Blocked.

New Credit Card accounts opened during the campaign period will also be eligible for the campaign.

8) How will I get the rewards?

The details of the same will be shared with the eligible customers over email to their registered ID with the bank.

9) How do I register for the campaign?

Customers can register for the campaign by either of the below methods

- (i) SMS **HFEST** to **575750** using their registered mobile number with HSBC OR
- (ii) Click on the link mentioned in the email to register

10) What is the last day for registration and from when will the spends be considered for the Offer?

You can register anytime during the campaign period. Net spends (excluding the listed categories in point #6) during the entire campaign period will be considered irrespective of the time of registration during the campaign period.

11) If I register post the Offer Period, will the same be considered?

No, the customer needs to register only during the Offer Period to be considered for the Offer.

12) Will add-on card have separate eligibility?

No, add on Cardholders will not have separate eligibility, however, spends made on the add on card would be added to spends of primary Cardholder to calculate the overall eligibility.

13) Can I combine the spend of multiple Credit Card Accounts to qualify?

No, customers cannot combine the spend across multiple Credit Cards to qualify for the Offer Criteria.

14) Important Dates to remember

Campaign Start Date: **20th October 2023**

Campaign End Date: **20th December 2023**

Offer#1:

Winner will be declared by 15th February 2024
Details will be shared with the selected customer

Offer #2 & Offer #3

Shortlisted customers will receive details on how to send in their entries for the Slogan contest by 10th January 2024 Final winners will receive the rewards by 28th February 2024

Offer#4:

Winners will receive the vouchers over email by 28th February 2024

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