

**Terms and Conditions Paytm Flights and Hotels****A. Terms and Conditions of the Domestic Flights Offer****Offer valid from 1 January 2024 to 31 March 2024**

1. Use code FLYHSBC on domestic flight ticket booking to avail flat 12% instant discount up to ₹1,500 + Interest free EMI for 3 months tenure.
2. Offer is applicable only on HSBC Bank Credit Card and Credit Card EMI transactions only.
3. Offer valid for all users on all days during the offer period.
4. Minimum transaction value for flight ticket booking is ₹4,000 and the maximum available discount per card is ₹1,500.
5. Offer applicability changed to once per card, per user, per week for entire campaign.
6. Cancelled bookings will not be eligible for discount.
7. To avail the Offer, mandatory verified mobile number on Paytm.
8. Offer valid on Paytm App only.
9. Transactions completed during this Offer Period with the appropriate deal/promo code will only be considered. The date of travel can be beyond the expiry date of the Offer.
10. Convenience fees or Ancillaries purchased (meals, insurance, baggage, etc.) will be excluded from the total booking amount for calculation of the Discount amount.
11. Customers making payment through any other bank cards will not be eligible for this Offer.
12. This Offer can neither be combined with any other HSBC Bank Offer nor can it be transferred or assigned to any other customer or third parties.
13. Incomplete/rejected/invalid/returned/disputed or unauthorised/fraudulent transactions will not be considered for the Offer.
14. HSBC Bank and Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the Offer at any time without prior notice.
15. All customer queries/disputes on the Offer should be raised during the Offer period or within 90 days after the expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the invoice for the case to be taken for further investigation.
16. The Offer is non-transferable, non-negotiable, and cannot be encashed.

B. Terms and Conditions of the International Flights Offer**Offer valid from 1 January 2024 to 31 March 2024**

1. Use code INTFLYHSBC on international flight ticket booking to avail flat 10% instant discount up to ₹5,000 + Interest free EMI for 3 months tenure.
2. Offer is applicable only on HSBC Bank Credit Card and Credit Card EMI transactions only.
3. Offer valid for all users on all days during the offer period.
4. Minimum transaction value for flight ticket booking is ₹15000 and the maximum available discount per card is ₹5,000.
5. Offer applicability changed to once per card, per user, per week for the entire campaign.
6. Cancelled bookings will not be eligible for discount.
7. To avail the Offer, mandatory verified mobile number on Paytm.
8. Offer valid on Paytm App only.
9. Transactions completed during this Offer Period with the appropriate deal/promo code will only be considered. The date of travel can be beyond the expiry date of the Offer.
10. Convenience fees or Ancillaries purchased (meals, insurance, baggage, etc.) will be excluded from the total booking amount for calculation of the Discount amount.
11. Customers making payment through any other bank cards will not be eligible for this Offer.
12. This Offer can neither be combined with any other HSBC Bank Offer nor can it be transferred or assigned to any other customer or third parties.
13. Incomplete/rejected/invalid/returned/disputed or unauthorised/fraudulent transactions will not be considered for the Offer.
14. HSBC Bank and Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the Offer at any time without prior notice.
15. All customer queries/disputes on the Offer should be raised during the Offer period or within 90 days after the expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of the invoice for the case to be taken for further investigation.
16. The Offer is non-transferable, non-negotiable, and cannot be encashed.

General Terms and Conditions

1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC') in association with One97 Communication Limited ('Paytm Flights') and any participation in the said Offer is voluntary.
2. During the Offer Period, Cardholders can avail the Offer using their valid HSBC Credit Card ('Card'), at the time of booking.
3. This Offer is applicable to existing and new resident HSBC Credit Cardholders, excluding corporate cardholders (referred to as 'Cardholders'). Credit Cardholders who have not repaid their minimum payment due within 30 days of their payment due date as mentioned on the credit card statement, will not be eligible for the Offer.
4. Add-on Cardholders will be separately and additionally eligible for the Offer.
5. Transactions where payment (partial or full) is made using any other mode of payment (other bank cards or e-wallet options) will not be eligible for the Offer.
6. Transactions where payments are made with HSBC Credit Cards using any e-wallet will not be eligible for the Offer.
7. The Offer will only be applicable on transactions where appropriate and valid promo code has been applied by the Cardholder before executing/making the payment.
8. The Offer is not valid on Cash on Delivery Transactions, Net Banking, Debit Cards, Commercial and Corporate Cards issued by HSBC.
9. Cardholders 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.
10. This Offer is subject to the Terms and Conditions of Paytm Flights, including with respect to cancellation of orders, refund and replacement. Cardholders are required to refer to, read, understand, accept and agree to be bound by these Terms and Conditions. For more details, visit the concerned Paytm Flights mobile application for more details.
11. All decisions with 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 Cardholder under the Offer, any other claims with regards to the Offer against HSBC are deemed waived.
12. HSBC does not make any warranties or representation about the quality, merchantability, suitability or availability of the services offered under this Offer. Any dispute regarding these must be addressed in writing, by the Cardholder, directly with Paytm Flights.
13. 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.
14. Prior to availing the Offer by making any purchases on Paytm Flights mobile application, the Cardholder should refer, read, understand, accept and agree to the user agreement and Terms and Conditions of the said 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 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 Cardholder for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
15. Appropriate discount will be applied only on using valid Cards on purchases made on Paytm Flights. mobile application during the promotion period for the minimum Net Transaction Value as per the Offer.
16. The Net Transaction Value is the total purchase value arrived at before availing discount under this Offer. The Cardholders are advised to check the applicability of the discount before making the payment.
17. HSBC and/or Paytm Flights reserve the right to deny the Offer or cancel the booking 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 Paytm Flights.
18. The discount amount offered will not be settled in cash under any circumstances whatsoever.
19. 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.
20. Any query regarding the Offer will be entertained during the Offer Period only.
21. 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.
22. The Offer is valid in India for adults of a sound mind only.
23. This Offer shall be subjected to all applicable central/or state laws, rules and regulations.
24. 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 signatures.
25. HSBC and Paytm Flights 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 at its sole discretion. The Offer may/may not be extended as mutually agreed by HSBC and Paytm Flights.
26. Usage of the Card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
27. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
28. The Offer is subject to force majeure events.
29. Tax liability, if any, will have to be borne by the Cardholder.
30. Please note that basis the 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.
31. 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.
32. By participating in the Offer, Cardholders are assumed to have accepted all the aforementioned Terms and Conditions in their totality.