

## Terms and Conditions:

The Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and Alliances Galore Pvt. Ltd. (AGPL) & respective brand and any participation in the said Offer is voluntary.

### Pepperfry Offer (offer on online purchases only)

- 5% off on all furniture using promo code: **ALLGALPEP20**
- Offer Period: 4 August 2022 to 31 October 2022
- Offer valid for online purchases only
- **Steps to Avail Offer:**
  1. Customer needs to log on to <https://www.pepperfry.com/>.
  2. Customer needs to select favourite merchandise and add them to cart.
  3. Customer needs to apply coupon code at checkout.
  4. Customer needs to pay using HSBC Credit or Debit Card.

### Other terms and conditions for the Pepperfry Offer:

- a. Offer is applicable only on HSBC Credit and Debit Card by applying coupon code ALLGALPEP20. No two offers can be availed on a single order.
- b. Offer is applicable only on online transactions. No offline orders will be eligible for the discount.
- c. Offer is a limited time Offer on select products.
- d. Offer won't be applicable on hot priced items and gift cards.
- e. Promo code will be valid on confirmed orders only.
- f. Any B2B orders under this promotion will be cancelled. The decision of Trendsutra Platform Services Pvt. Ltd. will be final and binding in this respect.
- g. The following terms of use apply to all orders under this promotion <https://www.pepperfry.com/terms-of-use.html>. All actions of Pepperfry will be on a best-efforts basis only.
- h. Offer is only applicable on Furnitures.

### General Terms and Conditions:

1. The Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and Alliances Galore Pvt. Ltd. (AGPL) & Respective Brand 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 or HSBC Debit Card, excluding Corporate Cards ('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 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. Transactions where payments are made with HSBC Credit Cards using any e-wallet will not be eligible for the Offer.
6. Discount will be calculated on the net paid amount by the Cardholder post any other discounts, exchange redemptions and refunds.
7. Amount paid through the Card should be equal to or more than the minimum transaction value requirement as mentioned in the above Offer constructs.
8. Products offered under this Offer are subject to availability from the respective participating merchants/sellers as applicable, HSBC or AGPL or respective brand will not be liable for non-availability of any of the products under any circumstances whatsoever.
9. Terms and Conditions of Respective Brand would apply with respect to cancellation of orders, refund and replacement. For more details visit the respective brand's website. 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.
10. Prior to availing the Offer by making any purchases on respective brand's 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 customer for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
11. Appropriate discount/cashback will be applied only on using valid Cards on purchases made on respective brand's e-commerce website the mobile website or mobile application during the promotion period for the minimum Net Transaction Value as per the Offer as applicable.
12. The Net Transaction Value is the total purchase value arrived at before availing discount/cashback under this Offer. The Cardholders are advised to check the applicability of the discount/cashback before making the payment.
13. The Offer is not valid on Card on delivery, net banking, commercial and Corporate Cards issued by HSBC.
14. The discount/cashback amount offered will not be settled in cash under any circumstances whatsoever.
15. 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.
16. Product warranty will be regulated by the Terms and Conditions mentioned on the warranty card of respective product/manufacturer as applicable.
17. 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.
18. 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.
19. The Offer is valid in India for adults of a sound mind only.
20. This Offer shall be subjected to all applicable central/or state laws, rules and regulations.
21. 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.
22. HSBC and respective brand 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 respective brand.
23. Usage of the credit card is governed by applicable Terms and Conditions. Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for detailed Terms and Conditions.
24. HSBC and respective brand reserve their right to decide on whether a purchase meets the eligibility criteria listed above.
25. 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.
26. 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 customer, directly with respective brand.
27. 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.
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 Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-state GST if any, 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.