



### Terms and Conditions

1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the Offer is voluntary.
2. This Offer is available on valid HSBC Credit Card ('Card') held by existing Indian resident. Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
3. The Offer is valid from 20th October 2023 to 20th December 2023 (both dates inclusive) ('Offer Period').
4. The Offer is over and above existing rewards on your credit card as per existing features.
5. HSBC Credit Card Accounts meeting any of the below criteria will not qualify for the Offer:
  - (i) 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
  - (ii) If the Credit Card account is closed anytime during the campaign completion or fulfillment of rewards (20th October 2023 – 28th February 2024)
6. 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.
7. Customers cannot combine the spend across multiple Credit Cards to qualify for the Offer Criteria.
8. Cardholders will have to register within the Offer Period to be eligible for the Offer. 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 registerCustomers can register anytime during the campaign period.
9. Net Eligible spend will be considered after adjusting for any reversals that are posted during the campaign period. 'Net Eligible Spend' (Transactions – Reversals).
10. Below transactions will not be considered while considering eligible spend for a Credit Card account:
  - a. Transactions pertaining to the two installment products i.e., Balance transfer and Cash on EMI will not be considered
  - b. Any transaction in the below categories will not be considered:

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

11. The products that are being offered as rewards will not be changed for a different version OR exchanged for cash / cashback or any other form upon request.
12. The bank will be bearing the entire showroom price of the Car variant that is being offered. Any additional cost such as Registration, Insurance, Tax etc. will not be borne by the bank.
13. For all qualified Credit Card Accounts, 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.

### **General Terms and Conditions**

1. Cancelled or refunded transactions during the Offer Period will not be included in the calculation of the eligible spent amount under this Offer.
2. 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 Cardholders.
3. 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.
4. Any defects, deficiencies, claims, issues, damages, or losses arising with respect to the product/service will be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.
5. HSBC does not endorse or make any warranties or representations as to the quality, merchantability, suitability, or availability of products purchased by the Cardholders. Any dispute regarding these must be addressed in writing, by the Cardholder directly to the respective merchants.
6. 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.
7. 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.
8. 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.
9. The 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.
10. 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.
11. The Offer is valid in India for adults of sound mind only.

12. The Offer is subject to force majeure events.
13. Tax liability, if any, will be borne by the Cardholder.
14. The Offer shall be subject to all applicable central and/or state laws, rules, and regulations.
15. All Card accounts which have been closed, cancelled, or terminated will not be considered for the Offer.

Issued by The Hongkong and Shanghai Banking Corporation Limited, India. Incorporated in Hong Kong SAR with limited liability.

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