

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 Premier Mastercard Credit Cards ('Card') held by Indian resident HSBC Credit Cardholders, who have received appropriate communication in this regard from HSBC. Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
3. The Offer is valid from 1 October 2021 to 15 November 2021 (both dates inclusive) ('Offer Period').
4. Offer details:
 - a) Cardholders will be eligible for ₹5,000 cashback on spending ₹400,000 during the offer period.
 - b) Top 10 spenders will be eligible for an iPhone13-128 GB variant which will be sent to their registered correspondence address with HSBC.
5. The Offer is applicable over and above existing rewards/cashback as applicable on your credit card as per existing features.
6. Cashback will be posted to the credit card accounts by 15 January 2022.
7. The top 10 spenders would be decided basis the total spends from 1 October 2021 till 15 November 2021 and they will be informed by 15 January 2022 and rewards would be couriered subsequently.

Registration related Terms and Conditions:

1. Cardholders will not be eligible for or able to participate in the Offer without registering for the same.
2. To register for the Offer, Cardholders will be required to SMS HPFEST to 5575750 using their registered mobile number.
3. Cardholders can register anytime during the offer period to be eligible for the offer. For instance, if a customer registers on 15 October 2021, all the spends from 01 October 2021 to 15 November 2021 will be considered.
4. Cardholders who register beyond the Offer Period would not be eligible for the Offer.

General Terms and Conditions

1. Cancelled or refunded transactions during the offer period shall not be included in the calculation of the spent amount and will thus not accrue benefits 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 Cardholder.
3. Transactions towards Cash-On-EMI and Balance Transfer will not be considered for this Offer.
4. 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.
5. Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/service shall be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.

6. 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.
7. 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.
8. 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.
9. 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.
10. In case a product goes off market, a suitable replacement for a similar cost would be provided to the customers.
11. The specifications of the product in terms to color will be basis availability at the time of fulfilment.
12. The usage of the credit card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
13. 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.
14. Cards which are closed during or after the offer before the posting of cashback will not be considered for the offer.
15. The Offer is valid in India for adults of sound mind only.
16. The Offer is subject to force majeure events.
17. Tax liability, if any, will be borne by the Cardholder.
18. The Offer shall be subject to all applicable central and/or state laws, rules and regulations.
19. This document is an electronic record in terms of Information Technology Act, 2000 and the Rules framed thereunder, as amended till date, as well as other provisions and statutes pertaining to electronic records. This electronic record is generated by a secure computer system and does not require any physical or digital signatures.
20. By availing the Offer, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.