

# Cashback Credit Card - Key Things You Should Know

1. HSBC Cashback Credit Card is globally valid and has been designed to complement your lifestyle. As a Cardholder you get access to a host of offers ranging from travel privileges to dining, shopping and more.
2. Unlimited\* cashback is the key feature of your HSBC Cashback Credit Card. You will be eligible for cashback on all transactions as follows:
  - \*1.5% of the transaction value on online transactions (excluding transactions made for transfer of funds to online wallets or any other such merchant categories as defined by the card associations such as VISA, etc.), and
  - \*1% of the transaction value on all other transactions (1% cashback will be applicable on transactions made on Point of Sale (POS), Fuel and for transfer of funds to online wallets or any other such merchant categories as defined by the card associations such as VISA.

\*The above cashback terms may be subject to change from time to time and HSBC will provide due 30 day notice in case of any change to these terms through your monthly credit card statements and e-mail communication.

Cashback amount paid on transactions that subsequently get reversed, cancelled or nullified (for any reasons) shall be recovered back from the Cardholder by either being adjusted against cashback of the next statement or by debiting the card account in the next statement.
3. This card is enabled with VISA Paywave technology that allows contactless payments on your credit card. Under contactless payments, you are not required to input your PIN at the Point of Sale (POS) terminals that supports contactless payments up to the pre-defined limits set on your card.
4. HSBC Cashback Credit Card comes with an annual fee of ₹750. The annual fee will be reversed in full if spends exceed ₹100,000 per year. (The fee will be levied at the end of the anniversary year and will be reversed subsequently on meeting the spend criteria.)
5. This card can be used for domestic as well as international transactions. However, you need to request for international usage at the time of application of your credit card. To know more about the validity of your card or for details on international usage, please refer to the Frequently Asked Questions (FAQ) or call the HSBC PhoneBanking.
6. Please visit the credit cards section of our website [www.hsbc.co.in](http://www.hsbc.co.in) for more details on:
  - Free credit up to 45 days on purchases under the applicable terms and conditions
  - Lost card liability and how to reduce the chances of your credit card being subject to misuse
  - Transaction fee and applicable interest for cash advances against your credit card, finance charge (interest) in case the credit card outstanding is not repaid in full by the due date
7. You need to pay the minimum payment due (you may choose to pay higher) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment charge.
8. Since you earn unlimited\* cashback, there is no separate Rewards programme on your HSBC Cashback Credit Card. For more details on cashback terms, please refer to the section on Cashback Illustration on Page 20 of Service guide.
9. Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled.
10. You need to pay at least your minimum due amount by the due date. Non-payment would impact:
  - Your credit rating (reporting to Credit Bureau - CICs)
  - Other credit facilities availed from HSBC
  - In addition to the above, the Bank can cancel the credit limit and initiate recovery proceedings to recover the dues
11. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of 30 days.
12. Please visit 'Personal - credit cards' section of our website [www.hsbc.co.in](http://www.hsbc.co.in) for detailed terms and conditions applicable on your credit card.