

**HSBC Visa Platinum Card – 10% Cashback Offer – Terms and Conditions**

- The cashback Offer has been provided by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC/Bank') to its New to Bank ('NTB') HSBC Platinum Primary Credit Cardholders (hereinafter referred to as 'Cardholders') who have applied for and have been issued an HSBC Platinum Credit Card under this Offer from the period 1 July 2020 to 31 December 2020.
- Participation in the Offer is voluntary. This Offer is valid for Resident Indian customers only.
- This Offer is also valid for existing HSBC Credit Cardholders who have applied for an upgrade to a new HSBC Platinum Credit Card.
- Under this Offer, the Cardholders will be entitled to 10% cashback in the first 60 days of issuance of the credit card on a minimum spend of INR 10,000 across 5 transactions, subject to a maximum of INR 2,000 as cashback ('Offer').
- The 10% cashback Offer is valid only once per card per customer. If a customer applies for another card, he or she will not be eligible for this Offer.
- Appended illustrations explain how the cashback works:

Month	No. of transactions	Value of transactions (INR)	Cashback (INR)
Jan	1	3,000	0
Feb	3	9,000	0
<b>Total</b>	<b>4</b>	<b>11,000</b>	<b>0</b>

Since the no. of transactions is <5 in January and February no cashback will be credited.

Month	No. of transactions	Value of transactions (INR)	Cashback (INR)
Jan	0	0	0
Feb	5	30,000	2,000
<b>Total</b>	<b>5</b>	<b>30,000</b>	<b>2,000</b>

Month	No. of transactions	Value of transactions (INR)	Cashback (INR)
Jan	3	3,000	0
Feb	3	5,000	0
<b>Total</b>	<b>6</b>	<b>8,000</b>	<b>0</b>

Since the total value of the transactions is less than INR 10,000 in January and February no cashback will be credited.

- The month period will be counted from the credit card issuance date.
- This is a limited period Offer and HSBC in its sole discretion 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 programme by another programme, whether similar to this programme or not, or to withdraw it altogether at any point in time by providing appropriate intimation to the Cardholder.
- Under this Offer, the Cardholder will not be eligible for the fuel surcharge waiver benefit for the first 60 days from the credit card issuance.
- Eligible cashback amount will be credited within 45 days after completion of 60 days from credit card issuance. The eligible cashback amount will be credited to the credit card account of the Cardholder.
- Cardholders are required to fulfil the respective spending requirements of minimum 5 transactions within 60 calendar days of the date of issuance of the new credit card. The amount spent is calculated based on the spending of INR 10,000 or more made by the newly approved credit card and refers to all types of sales transactions (including but without limitation, bill payments, online purchases, mail and telephone orders and insurance payments). Non-sales transactions (including but without limitation, finance charges, cash advance and cash advance charges, late payment charges, balance transfer or annual fees) are not included.
- Cancelled or refunded transactions are also not included in the spending amount calculation.
- Cardholders cannot combine any other welcome offer/introductory offer with this cashback Offer.
- HSBC Credit Cardholders, who have not made the payment of their minimum amount due, even after 30 days of the last payment due date (as mentioned on the card statement) will not be eligible for this Offer.
- As a part of credit card application procedure, New to Bank HSBC Platinum Credit Card applicants will be required to provide recent passport size photograph, PAN card copy, address proof and self-attested copy of valid photo identity document. The applicants will be contacted by the Bank for collection of these documents. The documents submitted along with the application will be kept with the Bank for record purposes and will not be returned.
- Issuance of the credit card is at the sole discretion of the Bank and is subject to the Bank's internal approval norms.
- Interest needs to be shown and express consent must be provided in writing/calling on the toll-free number or by providing an SMS to be called in relation to the Offer.
- When the Cardholder shows any interest in the Offer by reaching out to the Bank by way of any of the above modes such as writing/calling on the toll-free number or by providing an SMS, the said communication shall be treated as explicit and express consent to HSBC (including its representatives, group companies and service providers) to call the Cardholder on the contact number provided by the Cardholder in relation to the HSBC Credit Card irrespective of whether the Cardholder is a part of National Do Not Call registry/Do Not Call registry/National Customer Preference Register.
- All conditions of the HSBC Credit Card shall apply on this Offer. Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for detailed terms and conditions.
- This Offer is subject to force majeure events.
- Tax liability, if any, will be borne by the Cardholder.
- Disputes, if any, arising out of or in connection with or as a result of the above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only.
- By participating in this Offer, the Cardholders shall be deemed to have accepted all the aforementioned terms and conditions.