

## HSBC Debit Card – 5% Unlimited Cashback Offer – Terms and Conditions

The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC/Bank') is launching the Offer (here in after referred to as 'Offer') for the below mentioned Offer Period. Details of the Offer is extended to all resident customer holding valid HSBC Visa Debit Cards (hereinafter referred as 'Cardholders') issued in India, as detailed herein below

**Offer Period:** 00.00 hours on 1 February 2023 – 31 July 2023.

### Offer Details:

- The Offer has been provided by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC/Bank') to its Existing and New to Bank (NTB) Customers on their Debit Card issued in India which will be eligible for 5% unlimited cashback on all Point of Sale and Online transactions during the Offer Period and any participation in the said Offer is voluntary
- Under this Offer, the Cardholders will be entitled to 5% unlimited cashback on any spends done across merchants (online/online) excluding the below mentioned transactions. The minimum value per transaction to be eligible for the Offer is 1,000 and the maximum value per transaction is the daily debit card limit based on card type the customer holds (visit [www.hsbc.co.in](http://www.hsbc.co.in) for daily limits)
- The Offer is applicable to all salary active Customers (Premier and Personal Banking), part of the employee banking solutions programme provided by HSBC to Corporates for their employees
- Customer must be salary active in the month of the debit card spends to be eligible for the cashback. Debit card linked to transactions made through your salary account only are eligible for the cashback
- Account must be in an active status at the time of processing the cashback

### Exclusions:

- The Offer excludes ATM withdrawals and quasi-cash transactions which may represent purchase of foreign currencies or items (including, but not limited to, casino chips, cryptocurrencies, money orders, non-fiat currency, lottery tickets and travelers cheques) which may be convertible to cash, and other such transactions as determined by us from time to time
- Reimbursement accounts are not in scope of this campaign
- Transactions through foreign currency exchangers/money transfer merchants (electronic fund transfers, wire transfers, remittance to appointed entity), digital wallets, jewelry transactions, staged digital wallets are excluded
- 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
- Payments made towards school and educational services including payment for services to colleges, universities, professional schools, and junior colleges are excluded
- This offer excludes payments to financial services and government organisations, mutual fund, insurance premiums, donations, credit card balance payments, loan payments, stock investment, home and auto finance repayments
- Offer also excludes fuel purchases at Service stations (with or without ancillary services) and Automated fuel dispensers
- Payments made at/towards Video Game Arcades/Establishments/social casinos not offering any prizes of monetary value
- All government levies like Stamp Duty, GST, Sales Tax, TDS, any Local Tax, Octroi, etc., shall be payable by the Customer as applicable at the time the respective Programmes were Offered
- The current Offer cannot be clubbed with any other cashback/seasonal or welcome Offer per spend transaction
- Cancelled or refunded transactions are also not included in the spending amount calculation
- This is applicable for the month of spend and subsequent month where the refund may be credited
- Transactions done on merchant websites that facilitate rental payments and other quasi-cash transactions e.g. CRED, No Broker, Dreamplug and Housing.com but not limited to these shall also be excluded
- Customers understand, agree and acknowledge that this list of exclusion is not exhaustive

## Other Terms and Conditions

- Acceptance of these terms is a prerequisite for participation. Such participation is voluntary and by participating in the Offer it is deemed as acceptance of the terms and conditions mentioned herein by the Customer
- HSBC holds the exclusive right at its sole discretion to refuse or deny the Offer to any Customer
- The Customer shall become ineligible to participate in this Offer if his/her account is closed before the expiry of/ during the Offer Period
- Any taxes or liabilities or charges payable to the Government or any other authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer
- HSBC is not making any commitment to make any Offer beyond the Offer Period
- If the Offer and/or anything to be done by HSBC or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of HSBC or any other entity, including but not limited to, tampering, unauthorised intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government, or other causes of like or similar or other character beyond the control of HSBC or the merchant, then HSBC and/or the merchant shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences and on occurrence of such event, the Offer may be withdrawn at the discretion of HSBC Eligible cashback amount will be credited after 60-day fulfilment period starting at the end of each calendar month in which transactions are placed. The eligible cashback amount will be credited to the primary savings account linked to the debit card of the Cardholder and HSBC holds the exclusive right to add/modify/delete any category and/or payment applicable under any category at its sole discretion and same shall be binding on the customer at all times during the Offer period all open and active Card Member's account. The timeline provided for reflecting of credit credit is only indicative of expected period and may vary from the actual date of credit
- Account must be in an active status at the time of processing the cashback
- The terms and conditions shall be governed by the Laws of India
- HSBC reserves the right to modify or change any of the terms and conditions applicable to this programme at any time with/without prior notice to the Customer
- HSBC does not does not endorse any products purchased or services and also does not make any warranties or representation about the quality, merchantability, suitability or availability of the products or services purchased/ availed using the debit card
- HSBC shall not also be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Customer, directly or indirectly, by use or non-use of products/services under the Offer. Any defects, deficiency, claims, issues, damages or losses arising with respect to the products/services shall be the sole responsibility and liability of the manufacturer/seller or the service provider
- HSBC reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/ alter/modify/change/cancel or vary all 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 extend or withdraw/cancel it altogether at its sole discretion and the same shall be binding on the Cardholder at all times
- A Cardholder without being required to do any further act, shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein. The above terms and conditions need to be read in conjunction with the HSBC Account Terms and Conditions. Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for detailed terms and conditions
- The above Offer is by way of a special Offer for HSBC Debit Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the Banking Account and Debit Card. The terms of the this Offer shall be in addition to and not in derogation of the terms contained in the Banking Account and Debit Card related Terms and Conditions. Payment of fees/service charges/all other amounts due from the Customer to HSBC from usage of debit cards by the Customer under this Offer and/or otherwise will be governed by HSBC Account Terms and Conditions which are available in the online portal <http://www.hsbc.co.in>
- The Offer is subject to force majeure events
- 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