



Terms and Conditions

1. This Offer of Personal Loan, at special interest rate of 9.75% p.a. is for existing resident customers holding HSBC Liability Accounts, Credit Cards or Home Loan, or employed with select corporates including staff (hereinafter referred to as 'Customer') by the Bank, wherein, Customer will be eligible for special rate of interest on loan amount of ₹200,000 and above (herein referred to as 'Offer').

The special interest rate of 9.75% p.a. is only available for minimum loan amount of ₹200,000 for a tenure of 6 and 12 months. Prepayment of the Personal Loan before the complete term is not available under this Offer.
2. This Offer is at sole discretion of HSBC and shall be subject to satisfactory credit checks as per the internal credit policy and such checks will be undertaken when the Customer expresses his desire to avail of this Offer.
3. This Offer is applicable on all applications received by the Bank, between the period of 1 January 2023 to 31 January 2023 and loan disbursed by 15 February 2023 (hereinafter referred to as the 'Offer Period').
4. Personal Loan is a 'fixed rate' product with monthly reducing balance.
5. The maximum loan amount that can be availed of under this Offer is ₹5,000,000. Select Customers may be eligible for loans up to ₹3,000,000 based on the internal credit policy of HSBC.
6. The interest rate will be as per the category under which the loan is processed, subject to availing of Personal Loan and meeting the eligibility criteria of the Bank.
7. Personal Loans are available in Ahmedabad, Bengaluru, Chandigarh, Chennai, Cochin, Delhi, Hyderabad, Jaipur, Kolkata, Mumbai, Pune, Coimbatore and Vizag (only employees of HSBC Vizag). This list of cities is subject to change from time to time.
8. This Offer is subject to force majeure events.
9. Any dispute arising out of this Offer will be subject to the exclusive jurisdiction of the courts in Mumbai only.
10. The decision of HSBC in all aspects of this Offer and its rules and regulations will be final and binding on all Customers. The Bank reserves its absolute right to add, withdraw or alter any of the Terms and Conditions of the Offer at any time by providing appropriate intimation.
11. By participating in this Offer, the Customer accepts all the above Terms and Conditions.
12. This Offer cannot be combined with any other existing or fresh Offer.
13. Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
14. 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.
15. Tax liability, if any, will need to be borne by the Customer.
16. 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, these Offers by another Offer, whether similar to this Offer or not, or to withdraw it altogether at any point in time by providing appropriate notice.

Amazon offer Terms and Conditions

1. The E-Gift Card shall be valid for a period of 6 months from the date of issuance.
2. Customers will be sent an Amazon E-Gift Card worth the processing fee paid by them at the time of disbursal. The Amazon E-Gift Card value will be rounded up to the nearest 100 (for example, if the processing fee paid is ₹980, the Amazon E-Gift Card will be worth ₹1,000). An e-mail and SMS will be sent to the Customer on their registered e-mail ID and number.
3. This offer will be applicable only when the fresh loan amount is above ₹200,000 lakhs during the Offer Period, 1 January 2023 to 31 January 2023 (both dates inclusive). The loan amount has to be disbursed during the Offer Period. Fulfilment of this Offer will be done within 60 days of the loan disbursal date.
4. The E-Gift Card ('E-Gift Card') can be used only for the purchases on Amazon website, mobile site or mobile application.
5. E-Gift Card cannot be reloaded, resold, transferred for value or redeemed for cash.
6. E-Gift Card cannot be used to purchase other gift card(s).
7. E-Gift Card cannot be used on any of the partner sites including Junglee.com
8. E-Gift Card cannot be used to purchase any other type of digital content such as mobile applications.
9. E-Gift Card cannot be transferred from one account to another once the relevant claim code has been added.
10. Amazon may change (add to, delete, or amend) these terms from time to time. Unless stated otherwise, the changes will apply to any new Amazon E-Gift Cards that are for personal, non-commercial use and enjoyment only. The same may be shared with family and friends, but may not be advertised, sold or used as promotional items by the purchaser or anyone else without Amazon's prior written consent.
11. Amazon E-Gift Card cannot be replaced, refunded or revalued. It cannot be exchanged for points or cash and cannot be re-validated.
12. Prior to using the website, the customer should refer, read, understand, accept and agree to the user agreement and Terms and Conditions of the said website, and proceed only if the Cardholder agrees to abide by the same.

The customer will be required to give personal information and other details online. The customer should read and understand the privacy policy of the website, prior to providing any such information. Any disclosure of information made by the customer towards using the E-Gift Card is at the sole discretion of the customer and HSBC will not be responsible for the same. Amazon may use the personal information shared by the customer for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information by Amazon Products offered under this Offer are subject to availability with Amazon and HSBC will not be liable for non-availability of any of the products.
13. HSBC does not make any warranties or representations as to the quality, merchantability, suitability or availability of the products or services offered under this Offer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the products/services availed under this Offer must be addressed in writing, by the Customer directly to Amazon.
14. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of using the E-Gift Card.
15. Any dispute arising out of or in connection with the E-Gift Card shall be subject to the exclusive jurisdiction of the courts in Mumbai only.
16. Tax liability, if any, will be borne by the customer.
17. By using the E-Gift Card, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.
 - The codes are valid for 6 months from the date of procurement from Amazon
 - If a customer adds a voucher in an Amazon account within 6 months of procurement, the same will be valid for 1 year