

Terms and Conditions for Marriot Experience Certificates

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and TLC[®] DigiTech Pvt. Ltd. This offer is applicable to HSBC NRE/NRO Premier or NRE/NRO Personal Banking customers (hereinafter referred to as 'Customer') who fulfill the below criteria:
 - i. **Offer Period:** Offer period from 1 February 2023 to 30 April 2023 (both dates included)
 - ii. **Offer Criteria:**

Applicable to the NRE/NRO Premier or NRE/NRO Personal Banking customer who meets the below criteria within the offer period:

 - a. Opens a new NRE/NRO Premier or NRE/NRO Personal Banking account with HSBC India.
 - b. Performs minimum one financial transaction in at least one of the accounts opened above within 90 days from the month of account opening.
 - c. NRI Prospect has to walk in to any HSBC India Branch to open the account or apply for NRE/NRO account opening through HSBC India Website.
 - iii. **Offer Details:**
 - a. NRE/NRO Premier Account will be eligible for ₹10,000 valued Marriot Experience Certificates.
 - b. NRE/NRO Personal Banking Account will be eligible for ₹2,500 valued Marriot Experience Certificates.

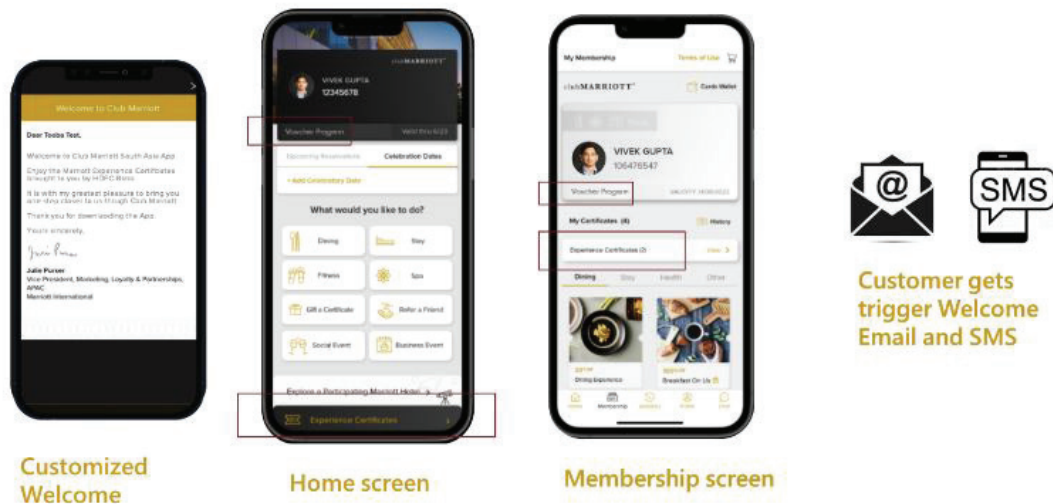
A customer will be eligible for single Marriot Experience Certificate irrespective of opening multiple accounts including NRE/NRO in individual or joint holding capacity.
2. **Terms and Conditions**
 - i. If the account does not get opened within the period as detailed in the above offer criteria due to any discrepancy, the customer will not be eligible for the above offer.
 - ii. Eligible customers who fulfill the above offer criteria will be sent the 'Marriot Experience Certificate' codes issued by TLC[®] DigiTech Pvt. Ltd.
 - iii. The above 'Marriot Experience Certificate' codes will be sent to the Account holder within 120 days from the date of opening NRE/NRO accounts via SMS/email on the registered mobile number/email address. Customer to ensure that his/her correct email id and phone number is registered with HSBC.
 - iv. Marriott Experience Certificates shall be valid at participating Marriott Hotels in India listed on the Club Marriott website, www.clubmarriott.in. These are valid for Marriott services and may not be valid for outsourced outlets. The customer is advised to check where these Marriott Experience Certificates are valid before using them.
 - v. Marriott Experience Certificates are delivered to the customer through the Club Marriott South Asia App available on the Google Play Store and App Store. Download of the App or the use of the App to redeem the Certificate does not entitle the customer to a Club Marriott membership.
 - vi. Marriott Experience Certificates cannot be converted to cash or traded.
 - vii. Marriott Experience Certificates are valid only for one single use. The full amount of the Marriott Experience Certificates shall be used and shall expire upon such single use. The balance amount (if any) shall be separately settled in the participating Marriott Hotel directly by the customer. No refunds on unused amounts in the Marriott Experience Certificates shall be permitted.
 - viii. The Marriott Experience Certificates shall not be replaced. There shall be no element of 'pre-loading' or loading/reloading of cash involved, and no provision for the customer to purchase more such Marriott Experience Certificates in exchange for money.
 - ix. Marriott Experience Certificates are applicable only on bookings made on public rates available on marriott.com. The Marriott Experience Certificates are not available for use on discounted room rates, Member rates or third party sites like OTA's, etc. Similarly for dining and Spa services, the Marriott Experience Certificates are available for use on published rates at the hotel and not applicable on discounted Club Marriott rates, any reservations or redemptions through online portals or any discounted promotion.
 - x. Marriott Experience Certificates cannot be used by clubbing with another Certificate except Marriott Experience Certificates issued through this Agreement can be clubbed for use.
 - xi. Marriott Experience Certificates shall be valid for one year from the date of issuance of such Certificate or less as may be decided mutually by the Parties from time to time.
 - xii. HSBC does not make any warranties or representation about the quality, merchantability, suitability or availability of the products 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 TLC® DigiTech Pvt. Ltd.

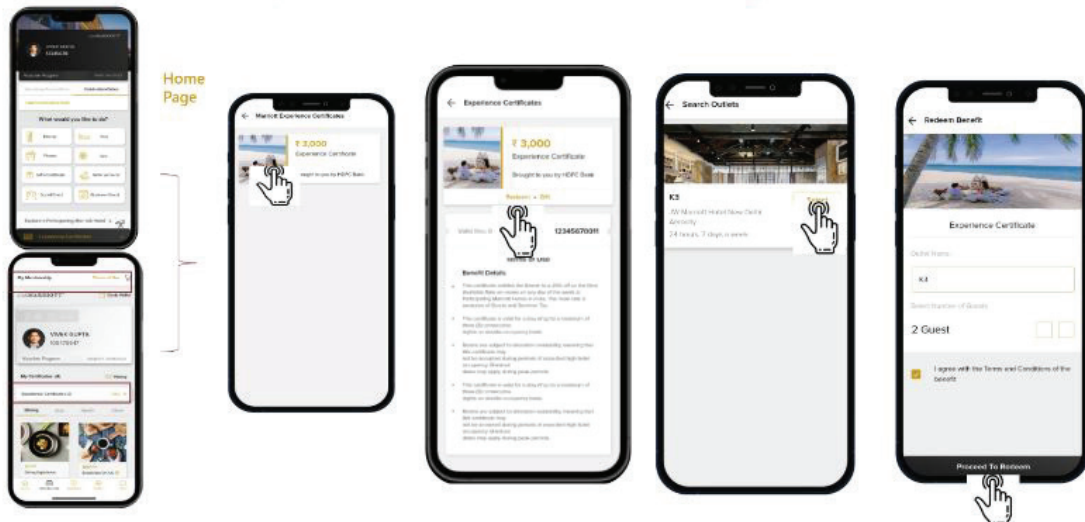
- xiii. HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer.
- xiv. HSBC reserves its absolute right to withdraw or alter any terms and conditions of the offer at any point in time with prior notice to the Customer. All decisions in respect of the offer shall be at the sole discretion of the HSBC and the same shall be final, binding and non-contestable. The Customers waive any and all rights of claims with regard to offer against HSBC.
- xv. This offer is subject to the terms and conditions of Marriott as well and Customers are required to refer to, read, understand, accept and agree to be bound by them.
- xvi. This document is an electronic record in terms of Information Technology Act, 2000, and the rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
- xvii. Any dispute arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts in Mumbai only. The existence of a dispute, if any, shall not constitute any claim against HSBC.
- xviii. The offer is subject to force majeure events.
- xix. Tax liability if any, will need to be borne by the Customer.
- xx. By participating in this offer, the Customer accepts all the above mentioned terms and conditions in totality.

3. **Process of availing the offer:**

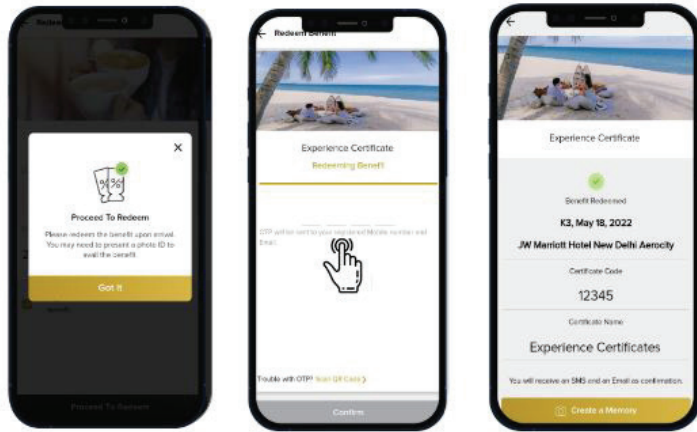
Welcome and Screens unique to Certificates Issue for HSBC



Redemption of Experience Certificates - Dining



Redemption of Experience Certificates



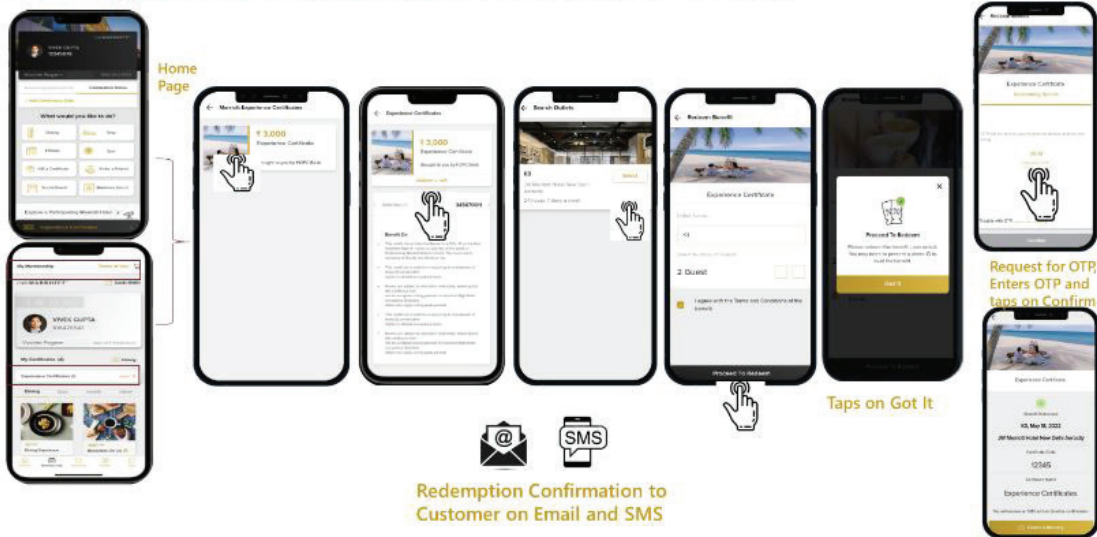
Taps on Got It

Request for OTP,
Enters OTP and
taps on Confirm



Redemption Confirmation to
Customer on Email and SMS

Redemption of Experience Certificates - Dining

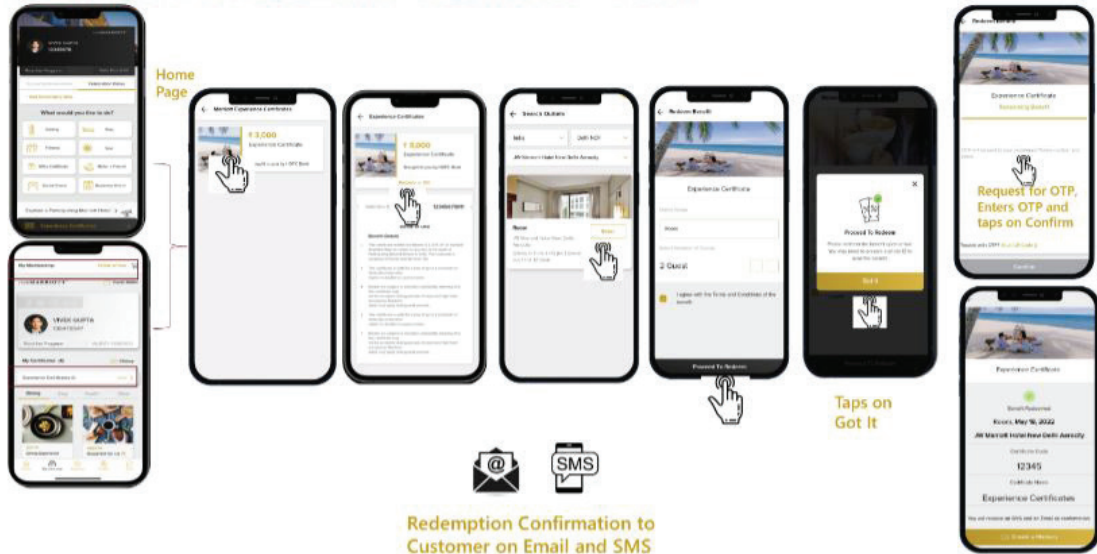


Taps on Got It

Request for OTP,
Enters OTP and
taps on Confirm

Redemption Confirmation to
Customer on Email and SMS

Redemption of Experience Certificates - Room



Taps on
Got It

Request for OTP,
Enters OTP and
taps on Confirm

Redemption Confirmation to
Customer on Email and SMS

Redemption of Experience Certificates - Spa

