



### Terms and Conditions for 'Refer a friend for Personal Banking (MGM)' Campaign (Member-get-Member)

This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and any participation in the said offer is voluntary. This offer is applicable to HSBC India Personal Banking customers (hereinafter referred to as 'Customer') who fulfill the below criteria:

**Offer Period:** Valid from 1 September 2023 till 31 January 2024 (date included)

**Offer criteria:**

Applicable to existing NRI Personal Banking customers ('referrer') who can:

- a) Refer a friend ('referee') for a Personal Banking Non-Resident relationship to be opened with HSBC India during the offer period.
- b) The 'referee' will need to (fulfil all below conditions)
  - i. Open a Personal Banking NRE or NRO account with HSBC India.
  - ii. Fund the newly opened account (within 30 days of account opening).
  - iii. Apply for HSBC Credit Card and get it issued during the offer period and transact on the newly issued credit card within 30 days of card issuance. For cards issued on or after 31 January 2024 the customer will be given up to 28 February 2024 to meet the criteria.

**Offer Details:**

- For Referrer: Upon referring friend(s) as per point B (a) above, the 'referrer' will be eligible for Amazon voucher worth ₹2,500 per successful referral.
- Successful referral for the referrer is defined as: Referee opens a new NRE/NRO account and funds the account within 30 days of account opening. Referee must be a new to HSBC India customer who does not hold any existing HSBC India relationship. Conditions for opening of NRE/NRO account of a Non-Resident 'referee' will apply.
- For Referee: On meeting the above offer criteria as per point B (b), a 'referee' with a Personal Banking Non-Resident relationship with HSBC India will be eligible for ₹2,500 Amazon voucher for transacting with the new credit card within 30 days of card issuance. For cards issued on or after 31 January 2024 the customer will be given up to 28 February 2024 to meet the criteria.

**General Terms and Conditions**

- Card issuance is subject to the Bank's Credit card issuance policy and such other internal policies that govern dealing with persons of other country/region subject to compliance with law or regulation of other countries/region where the NRI 'referee' is located.
- The offer period is valid from 1 September 2023 till 31 January 2024 (date included). Any referral received post 31 January 2024 will not be considered for the rewards as outlined in the above mentioned offer.
- For the referral to be considered valid under this offer, the HSBC India Credit Card should be issued to the 'Referee' by 28 February 2024.
- The 'referee' should not have an existing relationship with HSBC India.
- The 'referrer' cannot refer themselves, their spouse, parents or children under this referral offer.
- HSBC Wealth and Personal Banking (WPB) staff are not eligible to refer.
- In case the same customer is referred by multiple referrers, the referrer who has first referred the lead will only be eligible for the offer.
- This offer is applicable only on the primary credit card and not add on cards. The offer is not applicable on renewal of existing credit card.
- The 'Referrer' will receive the amazon voucher worth ₹2,500 on their registered e-mail address within 45 days of meeting the criteria.
- Prior to using the Amazon.in website and mobile application ('Amazon'), the customer should refer, read, understand, accept and agree to the user agreement and terms and conditions of the said website/mobile application and proceed only if the customer agrees to abide by the same. The Participant will be required to give personal details and other details online. The Participant should read and understand the relevant Amazon privacy policy, before providing any such information. Any disclosure of information made by the Participant towards availing of or fulfilment of the Amazon Vouchers is at the sole discretion of the Participant and HSBC India shall not be responsible for the same. Amazon may use the personal information shared by the Participant for any other purpose (including marketing) and HSBC India shall not be held liable for such usage.
- This offer cannot be combined with any other existing or fresh offer available on the website.
- Card issuance for Non-Premier referees is subject to submission of valid Income and Work documents as defined in HSBC India's card issuance policy.
- Offer Criteria – Non-Premier 'referee' to transact with the new credit card within 30 days of card issuance irrespective of the transaction amount.
- HSBC India does not make any warranties or representation about the quality, merchantability or suitability of the services offered under this offer. Any dispute regarding these must be addressed in writing, by the customer directly to [www.amazon.in](http://www.amazon.in)

- HSBC will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, because of participating in the offer.
- HSBC reserves its absolute right to withdraw or alter any of the terms and conditions at any time without prior intimation. 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 Customer waives any and all rights of claims with regard to this offer against HSBC.
- 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.
- The offer is subject to force majeure events.
- Tax liability if any, will need to be borne by the Customer.
- By participating in this offer, the Customer accepts all the above-mentioned terms and conditions in totality.