

## Terms and Conditions – Refer a friend for Home Loan Offer for our Existing and New to Bank Resident Customers

This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and The Indian Hotels Company Limited and any participation in the said offer is voluntary.

This offer is applicable only to Resident HSBC Premier customers (hereinafter referred to as 'Customer') who fulfil the below criteria:

- Offer Period:** Offer period from 1 January 2023 to 30 June 2023 (both dates included)
- Offer Criteria:**  
Applicable to all existing and New to Bank resident Customers ('referrer'). The referrer refers a friend ('referee') for a mortgage from HSBC, India during the offer period; and only on successful disbursement of the loan to the 'referee', the referrer will be eligible for a Taj Experiences Gift Cards/eGift cards for the value based on the loan disbursement amount to the referee.
- Offer Details:**  
Upon successful referral as per above offer criteria:  
The 'referrer' will be eligible for a Taj Experiences Gift Cards/eGift cards for the value based on the loan disbursement amount to the referee as under:

### For Premier Customers

Disbursement Amount (₹)	Referral Rewards on Disbursement
40 Lakhs – 75 Lakhs	₹10,000
75 Lakhs – 1.15 Crore	₹15,000
1.15 Crore – 2 Crore	₹30,000
2 Crore and above	₹50,000

### For Personal Banking Customers

Disbursement Amount (₹)	Referral Rewards on Disbursement
40 Lakhs – 75 Lakhs	₹7,500
75 Lakhs – 1.15 Crore	₹12,500
1.15 Crore – 2 Crore	₹25,000
2 Crore and above	₹40,000

### Terms and Conditions:

- The 'referrer' cannot refer themselves, their spouses, parents, or children under this referral offer.
- HSBC group staff are not eligible for this offer.
- The 'referee' should not have an existing relationship with HSBC India and should not have applied for a mortgage with HSBC India in last 6 months.
- Eligible 'referrer' who fulfil the above offer criteria will be sent the Taj Experiences Gift Cards/eGift cards, (herewith referred to as 'Gift Card(s)) as per the above table, issued by The Indian Hotels Company Limited, hereinafter referred to as IHCL.
  - The above Gift Cards will be sent to the Customer within 90 days from the date of campaign end date as mentioned above via SMS/e-mail on the registered mobile number/e-mail address
  - Customer to ensure that his/her correct e-mail ID and phone number is registered with HSBC
  - The Gift Cards are valid for a period of 1 year from the date of issuance
  - The Gift Cards are not transferable and should not be resold or redeemed for cash

- The Gift Cards cannot be replaced, refunded or revalued. It cannot be exchanged for point(s) or cash and cannot be re-validated
  - The detailed terms and conditions of Taj Experiences Gift Cards are available on <https://tajhotels.woohoo.in/terms>
  - Prior to using the Gift Cards, 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 Customer 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 availing or fulfilment of the offer is at the sole discretion of the Customer and HSBC will not be responsible for the same. IHCL may use the personal information shared by the Customer for any other purpose (like marketing, etc.) and the Bank shall not be held liable for such usage of personal information by IHCL. Products and services offered under this Offer are subject to availability with IHCL and their service partners and HSBC will not be liable for non-availability of any of the products or services
  - 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 IHCL
5. In case the same Customer is referred by multiple referrer's, the referrer who has referred the lead first will only be eligible for the offer.
  6. To be eligible for the offer the referrer needs to provide their details registered with the Bank. In case the details provided are not registered with the Bank, the referrer will not be eligible for the offer.
  7. All loans are subject to terms and conditions and are at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC). Currently Home Loan is available for properties in and around the city limits of (sourcing cities) Ahmedabad, Bengaluru, Chandigarh, Chennai, Hyderabad, Jaipur, Kolkata, Mumbai, New Delhi (NCR), Pune, Coimbatore and is subject to change from time to time.
  8. All loans are subject to the documentation, applicable credit policies and compliance of legal requirement of HSBC.
  9. HSBC shall conduct required verification, valuation and legal checks as per its extant policies applicable.
  10. HSBC reserves the right to ask for documents as required for the loan processing.
  11. HSBC reserves its absolute right to withdraw or alter any of the terms and conditions at any time without prior intimation.
  12. 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.
  13. The benefit is applicable only for HSBC Customers.
  14. 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 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.
  15. 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.
  16. The offer is subject to force majeure events.
  17. Tax liability if any, will need to be borne by the Customer.
  18. By participating in this offer, the Customer accepts all the above mentioned terms and conditions in totality.