

Terms and Conditions for “Refer a friend for Premier (Member get Member – MGM)” campaign

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the said offer is voluntary. This offer is applicable to HSBC Premier customers (hereinafter referred to as “Customer”) who fulfill the below criteria:
 - A. **Offer Period:** Offer period from 01 Sep 2022 to 31 Dec 2022 (both dates included);
 - B. **Offer criteria:**

Applicable to existing qualified* Premier customers (‘referrer’) who:

 - (a) Refers a friend (‘referee’) for a Premier relationship in India during the offer period.
 - (b) The ‘referee’ will need to apply for the HSBC Mastercard Credit Card and spend minimum of ₹50,000 within 60 days of card issuance with the new credit card.
 - C. **Offer details:**
 - (a) For Referrer:
 - i.) Upon referring friend(s) as per point B (a) above, the ‘referrer’ will be eligible for 10,000 reward points OR ₹5,000 cashback as a one-time credit irrespective of the number of referrals made.
 - ii.) Upon meeting the above offer criteria as per point B (b), the ‘referrer’ will be eligible for 10,000 reward points OR ₹5,000 cashback per successful referral.
 - (b) For Referee:
 - i.) Upon meeting the above offer criteria as per point B (b), the ‘referee’ will be eligible for 10,000 reward points per successful referral.

*Qualified Premier customers refers to customers who meet the Premier eligibility criteria [i.e. Total Relationship Balance (TRB) of ₹40 lakh and above/ Mortgage relationship with disbursal of ₹1.15 crore and above / Corporate salary account with net salary credit of ₹3 lakh and above]. [Click here](#) to know more.

2. Terms and conditions:

- a. The ‘referrer’ cannot refer themselves, their spouses, parents or children under this referral offer.
- b. HSBC WPB (Wealth and Personal Banking) staff in customer facing roles and staff under Lead Generator (LG) channel are not eligible to refer
- c. The ‘referee’ should not have an existing relationship with HSBC India.
- d. The ‘referrer’ needs to make the referral with below details:
 - i.) Referee details: Name, mobile number and email id
- e. The Offer is applicable only for HSBC Premier customers satisfying the criteria and who hold a primary HSBC Visa Cashback Credit Card/ HSBC Premier MasterCard credit card. Other HSBC credit cards and add-on credit cards are not eligible for the Offer. Referrer who does not hold either a Mastercard or Visa cashback card can be eligible to refer if he/she avails the credit card and meets the offer criteria.
- f. Card issuance is subject to Bank’s Credit card issuance policy .
- g. Eligible ‘referrer’ who fulfills the above offer criteria will be eligible for ‘reward points’ OR ‘cashback’ as mentioned above depending on the type of card held. Customers holding HSBC Premier MasterCard credit card will be credited with ‘reward points’ to the card account, while customers holding HSBC Visa Cashback Credit Card will be credited with ‘cashback’ to the card account.
- h. The ‘reward points’ OR ‘cashback’ as mentioned above will be credited into the customer’s card account within 60 days of meeting the offer criteria.
- i. In case the same customer is referred by multiple referrers, the referrer who has referred the lead first will only be eligible for the offer.
- j. To be eligible for the offer the referrer needs to provide their name, mobile number and email id as registered with the bank. In case the details provided are not registered with the bank, the referrer will not be eligible for the offer.
- k. In case of ‘rewards points’, please note:
 - i.) The redemption of any product in this catalogue is subject to The Hongkong and Shanghai Banking Corporation Limited prevailing Terms and Conditions governing the Bank’s Rewards Programme.
 - ii.) In particular, please note that the Bank makes no warranty whatsoever as to the quality of fitness for any particular purpose of any product shown in this catalogue. Any dispute you may have concerning any product shall be settled with the relevant service establishment and/or supplier which supplied the product. The Bank will bear no responsibility for resolving such disputes or for the dispute itself.
 - iii.) By participating in the Credit Cards Rewards Program you consent to sharing your profile information (restricted to rewards fulfillment/delivery) with our Reward fulfillment partner i.e. Accentiv India Pvt. Ltd.
- l. HSBC reserves its absolute right to withdraw or alter any of the terms and conditions at any time without prior intimation.
- m. 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.
- n. The benefit is applicable only for HSBC customers.
- o. 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.
- p. 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.
- q. The offer is subject to force majeure events.
- r. Tax liability if any, will need to be borne by the Customer.
- s. By participating in this offer, the Customer accepts all the above mentioned terms and conditions in totality.

