

3X Terms and Conditions

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation is voluntary.
2. This offer is applicable to all HSBC Smart Value Credit Cardholders (new and existing) (hereinafter referred to as 'Cardholder').
3. Cardholders are eligible for the offer only as long as their HSBC Credit Card accounts are valid and there is no amount overdue. Cardholders need to have updated KYC details with the Bank to be eligible for the offer.
4. 3X Reward points will be credited to credit card account on online/e-commerce, dining and telecom spends undertaken by Cardholder.
5. Cardholder will earn 3 times Reward points on category of purchase, which will be decided on the basis of the Merchant Category Code (MCC) allotted by Visa and for the merchant establishment where the purchase is made.
6. HSBC will not be responsible for providing the 3 times Rewards points for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for online/e-commerce, dining and telecom by Visa. For merchant outlets not registered under the MCCs assigned for online, dining and telecom by Visa, the customer will earn regular Reward points as applicable (i.e., 1 Reward point for every ₹100 spent on the card).
7. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above.
8. The category of purchase have been mapped to Merchant Category Code (MCC) based on Visa guidelines and standards. HSBC is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks.
9. The regular Reward points for eligible transactions will be credited when the transaction is posted on HSBC systems while the additional Reward points will be credited within 60 days from the end of the purchase month.
10. As part of 3 times Reward points offer, eligible Cardholders will earn higher Reward points on purchase transactions. For e.g. 3 Reward points as against 1 Reward point for every ₹100 spent.
11. Cardholders will earn a maximum of 1,000 additional Reward points per month, as a part of this offer.
12. Cash advances, any fees/charges and disputed transactions will not accrue Reward points.
13. Purchases on Add-on credit cards will accrue Reward points which will be credited to the primary Cardholder's card account. Only the primary Cardholder can redeem Reward points.
14. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria under the 3 times Reward points offer.
15. All conditions of the HSBC Rewards Programme shall apply.
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, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether at any point in time without prior notice.
17. The offer is subject to force majeure events.
18. Tax liability, if any, will be borne by the Cardholder.
19. 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.
20. Cardholders cannot redeem their Reward points against dues outstanding on their credit card.
21. By participating in this offer, the Cardholders shall be deemed to have accepted all the aforementioned and the following applicable terms and conditions of the offer in totality.
22. The usage of the credit card is governed by the applicable terms and conditions. Please visit www.hsbc.co.in for the same.