



Terms and Conditions – Introductory Balance Transfer-on-EMI, Loan-on-Phone and Cash-on-EMI offer on Smart Value Card

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 HSBC Smart Value Credit Cardholders (hereinafter referred to as the 'Cardholders'), excluding Add-on and Corporate Cardholders.
3. This offer is valid for Resident Indian customers only.
4. Under this offer, Cardholders will be entitled to a special discounted rate of interest on select EMI products (Loan-on-Phone, Balance Transfer-on-EMI and Cash-on-EMI) across all existing tenures, in the first 90 days of issuance of the HSBC Smart Value Credit Card.
5. The Cardholder can avail of multiple EMI products (as per the details mentioned in Point #4) within his or her approved credit limit.
6. Under this offer Balance Conversion, Balance Transfer Perpetual and Instant EMI products will not be offered at a discounted rate of interest.
7. Respective product terms and conditions will be applicable under this offer.
8. Processing fees and foreclosure charges will be applicable as per the respective product selected under this offer.
9. This is a limited period offer and HSBC in its sole discretion 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 by providing appropriate intimation to the Cardholder.
10. When the Cardholder shows any interest in the offer by reaching out to the Bank by way of any of the modes such as calling on the toll free number or by replying to the product offer SMS, the said communication shall be treated as explicit and express consent to HSBC (including its representatives, group companies and service providers) to call the Cardholder on the contact number provided by the Cardholder in relation to the HSBC Credit Card irrespective of whether the Cardholder is a part of National Do Not Call registry/Do Not Call registry/National Customer Preference Register.
11. All conditions of the HSBC Credit Card shall apply on this offer. Please visit www.hsbc.co.in for detailed terms and conditions.
12. This offer is subject to force majeure events.
13. Tax liability, if any, will be borne by the Cardholder.
14. Disputes, if any, arising out of or in connection with or as a result of the above offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mumbai only.
15. By participating in this offer, the Cardholders shall be deemed to have accepted all the aforementioned terms and conditions.