

Terms and Conditions

- 1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the Offer is voluntary.
- 2. This Offer is available on valid HSBC Visa Credit Cards ('Card') (excluding Premier Credit Cardholders & Corporate Cardholders) and for customers who have received appropriate communication in this regard from HSBC ('Cardholder/s'). Cardholders who have not repaid their minimum payment due as per their last card statement shall not be eligible for the Offer.
- 3. The Offer is valid from 1 January 2022 to 30 June 2022. (both dates inclusive) ('Offer Period').
- 4. The Cardholder will be eligible for 50% cashback up to a maximum of INR 100 on the 1st transaction made through GooglePay using their HSBC Mobile Credit Card/Tokenized Credit Card within 30 days pf card issuance during the Offer Period. The Cardholders can transact using a QR Scan Pay, NFC/Contactless Payments, & in-app purchases (including bill payments) or online payments to be considered for the Offer. ('Offer')
- 5. The cashback would be posted to Cardholders' account within 60 days from the month end of transaction done. eg. if transaction is done on 4 April 2022 then fulfillment will be done on or before 30 June 2022.

General Terms and Conditions

- 1. Cancelled or refunded transactions shall not be included in the calculation of the spent amount and will thus not accrue benefits under this Offer.
- 2. Add-on Cardholders will have separate eligibility for the Offer.
- 3. Prior to making any purchases on the website and/or mobile application, the Cardholder should refer, read, understand, accept and agree to the user agreement and Terms and Conditions of the said website and mobile application, and proceed only if the Cardholder agrees to abide by the same. The Cardholder might be required to give personal information and other details online. The Cardholder should read and understand the privacy policy of the website and mobile application, prior to providing any such information. Any disclosure of information made by the Cardholder towards availing or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. Merchants may use the personal information shared by the Cardholder for any other purpose (like marketing etc.) and HSBC shall not be held liable for such usage of personal information.
- 4. Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/service shall be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.
- 5. HSBC does not endorse, or make any warranties or representations as to the quality, merchantability, suitability or availability of products purchased by the Cardholders. Any dispute regarding these must be addressed in writing, by the Cardholder directly to the respective merchants.
- 6. HSBC reserves the sole right to decide on whether a purchase transaction meets the eligibility criteria as listed above. All decisions in respect to the Offer shall be at the sole discretion of HSBC and the same shall be final, binding and non-contestable. Other than the specific entitlements available to the Cardholders under this Offer, any other claims with regard to this Offer against HSBC are waived.
- 7. 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 by providing appropriate notice to the Cardholders.
- 8. 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.
- 9. The usage of the credit card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
- 10. Any disputes arising out of or in connection with this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
- 11. The Offer is valid in India for adults of sound mind only.
- 12. The Offer is subject to force majeure events.
- 13. Tax liability, if any, will be borne by the Cardholder.
- 14. The Offer shall be subject to all applicable central and/or state laws, rules and regulations.
- 15. This document is an electronic record in terms of Information Technology Act, 2000 and the Rules framed thereunder, as amended till date, as well as other provisions and statutes pertaining to electronic records. This electronic record is generated by a secure computer system and does not require any physical or digital signatures.
- 16. By availing the Offer, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality.
- 17. No registration is required to qualify for the Offer.

Issued by The Hongkong and Shanghai Banking Corporation Limited, India. Incorporated in Hong Kong SAR with

limited liability.

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