

Offers valid on payments using HSBC Credit Card Instant EMI Payment Facility only.
Terms and Conditions

Brand	Offer Construct	Offer Period	Powered by Payment Aggregator	Validity
Asus	10% off up to 3,000 on minimum transaction value of ₹25,000/-	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
Ola Electric	5% Instant Discount up to ₹5,000	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
Sangeetha Mobiles	7.5% up to ₹2,500 on MOV: ₹10,000	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
Pepperfry	10% maximum cap 1,500 on orders above ₹10,000	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
JBL	10% instant discount up to 5,000 minimum transaction ₹2,999	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
Ankit Infotech	10% on Minimum 5,000. Max discount up to ₹1,500	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
MD Computers	5% off up to 1,000 on minimum transaction value of ₹3,000	1 October 2024 to 30 November 2024	PayU Website	Once per card during the Offer Period
Bosch	Up to ₹10,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Canon	Up to ₹10,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Carrier Midea	7.5% off up to ₹3,000	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Daikin	5% off up to ₹2,500 on minimum transaction value of ₹30,000	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Godrej Appliances	Up to ₹12,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
GOPRO / Marshall / SOMOS.	10% off up to ₹3,500 on minimum transaction value of ₹30,000	29 September 2024 to 2 November 2024	Pine Labs In-Store	Once per card during the Offer Period
JBL Brand	15% off up to ₹8,000	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
LLOYD	Up to ₹6,500 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
TCL	10% off up to ₹8,000	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Voltas	Up to ₹5,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Electrolux	Up to 10% off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
IFB	Up to ₹9,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Panasonic	Up to ₹15,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Nikon	Up to ₹15,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month
Realme	Up to ₹4,000 off	1 October 2024 to 31 December 2024	Pine Labs In-Store	Once per card per month

General Terms and Conditions

1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC') in association with participating brands ('Brands') and powered by Payment Aggregators – Pine Labs Private Limited ('Pine Labs') for In-Store transactions and PayU Payments Private Limited ('PayU') for Online transactions on the participating brand's website.
2. The Offer is valid on select merchant establishments on payments made using Pine Labs point of sale ('POS') machine in case of In-Store transactions.
3. Offer is valid on payments made using HSBC Credit Cards Instant EMI Payment Facility only.
4. Offer is not valid on Non-EMI payments using HSBC Credit Cards.
5. This Offer is available to existing and new resident HSBC Credit Cardholders, excluding net banking, debit cards, commercial and Corporate Cardholders (hereinafter referred to as 'Cardholders'). Credit Cardholders who have not repaid their minimum payment dues within 30 days of their payment due date as mentioned on the credit card statement, will not be eligible for the Offer. Add-on Cardholders will be separately and additionally eligible for the Offer. Transactions where payment (partial or full) is made using any other mode of payment (other bank cards or e-wallet options) will not be eligible for the Offer. Transactions where payments are made with HSBC Credit Cards using any e-wallet will not be eligible for the Offer.
6. These Offer Terms and Conditions ('Offer Terms') are in addition to the participating brand's Conditions of Use & Sale and Privacy Notice to which you agree to by using participating brands and Terms and Conditions of HSBC Credit Cards.
7. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
8. HSBC will continue to charge interest as applicable for Instant EMI transactions where part or full interest charged by HSBC is refunded by merchant / brand / Participating brands. However, this interest charge will be provided to Cardholders as an upfront discount by the merchant / brand / Participating brands as communicated to the Cardholders at the time of the purchase, effectively giving the benefit of interest refund / interest subvention Offer. GST on Interest and Processing fee on Instant EMI loans is borne by Cardholders in case of such transactions also. Please do read the merchant/Participating brands Offer Terms and Conditions carefully.
9. The amount of interest refund/ interest subvention may vary for select products ("Products") and may not be available on certain products determined by seller/Participating brands. Cardholders are required to check the Offer applicability on the product page at Participating brands.in before making the due payment through their Card.
10. The discount amount offered will not be settled in cash under any circumstances whatsoever.
11. The Offer is not applicable on payment made by Cardholder using the 'Card on Delivery' payment option.
12. This Offer will not be applicable if the Cardholder or the seller or Participating brands cancels the order and/or the Cardholder returns the product. In such scenarios, participation in the Offer will be deemed as withdrawn/cancelled and only the net amount paid by the Cardholder would be refunded. In other words, the instant discount will not be retained by the Cardholder.
13. Participating brands and/or HSBC reserve the right to disqualify the Cardholder from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card.
14. Participating brands and/or HSBC reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms or to replace, wholly or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
15. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
16. The Minimum Transaction Value is the total purchase value arrived at before availing of the discount under this Offer for each eligible transaction. Nothing herein amounts to a commitment by HSBC or Participating brands to conduct further, similar or other Offers.
17. The above Offer is by way of a special Offer and nothing contained herein will prejudice or affect the Terms and Conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement. The usage of the credit card is governed by applicable Terms and Conditions made available at www.hsbc.co.in.
18. This Offer is valid on select products only. Please refer to the participating brand's Terms and Conditions for more details.
19. By participating in this Offer, every Cardholder expressly agrees that HSBC and Participating brands will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with the Offer including but not limited to that associated with his/her use or delivery or misuse of the product(s). HSBC shall not be liable for delivery, service, suitability, availability or quality of the products Offered under this Offer.
20. The Offer Terms are governed by the laws of India and the courts at Mumbai will have exclusive jurisdiction over any matters/disputes arising out of or in relation to these Offer Terms.
21. Prior to using the Participating brand's website, mobile site and/or its mobile app, the Cardholder should refer to, read, understand, accept and agree to the user agreement and Terms and Conditions of the said website and mobile app, and proceed only if the Cardholder agrees to abide by them. The Cardholder will be required to provide personal information and other details online. The Cardholder should read and understand the privacy policy of the website and the mobile site, prior to providing such information. Any disclosure of information made by the Cardholder toward the availability or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC shall not be responsible such disclosures. Participating brands may use the personal information shared by the Cardholder for any other purpose (like marketing, etc.) and HSBC will not be held liable for the usage of personal information.
22. HSBC does not endorse any of the products or brands being offered by participating brand's and does not provide any warranties or representations of the quality, saleability, suitability or availability of products. Any dispute regarding such products must be addressed in writing by the Cardholder directly to participating brand's or respective merchants.
23. This document is an electronic record in terms of the Information Technology Act, 2000, and the rules thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
24. All decisions relating to the Offer made at the discretion of HSBC shall be final, binding and no 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.
25. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
26. This Offer is subject to force majeure clauses.
27. Tax liability, if any, will be borne by the Cardholder.
28. The Offer is valid only in India for adults of a sound mind.
29. This Offer shall be subjected to all applicable central and/or state laws, rules and regulations.
30. Please note that basis the Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, will be levied on the discounted price, as applicable.
31. By participating in the Offer, Cardholders shall be deemed to have read, understood, and expressly accepted all the aforementioned Offer Terms in their totality.

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

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