

Exclusive Discounts and Offers

During the period, 01 October 2024 to 31 December 2024 (both dates included) ('Offer Period'), HSBC Cardholders on using HSBC Credit Card Instant EMI Payment Option for booking flight tickets on PayTm Flights app / Website: will be entitled to the below offers ('Offer'):

| Travel Categories | Offers | Maximum Discount | Minimum Transaction Value |
|-----------------------|---|------------------|---------------------------|
| Domestic Flights | Interest Free EMI on 3 months tenure + Flat 12% off up to ₹1,500 on all Instant EMI tenures | ₹1,500 | ₹6,000 |
| International Flights | Interest Free EMI on 3 months tenure + Flat 10% off up to ₹5,000 on all Instant EMI tenures | ₹5,000 | ₹20,000 |

- Offer Period: 01 October 2024 to 31 December 2024.
- Offer is valid only on HSBC Credit Cards Instant EMI Payment Options.
- Offer is not valid on HSBC Credit Card Non - EMI Payments.
- Offer is valid only on all days of the week.
- Offer is valid once per user per card per month.
- Minimum Transaction Value applies on base fare as mentioned in the Offer table above.

Other Terms and Conditions

1. The Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and One97 Communications Limited ("PayTm Flights") and any participation in the said Offer is voluntary.
2. During the Offer Period, Cardholders can avail the Offer using HSBC Credit Card Instant EMI Payment Options only.
3. Cardholders who have not repaid their minimum payment due within 30 days of their payment due date as mentioned on the Credit Card statement, will not be eligible for the Offer.
4. Add-on Cardholders will be separately and additionally eligible for the Offer.
5. 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 Card using any e-wallet will not be eligible for the Offer.
6. No two offers can be combined/availed together.
7. The Offer will only be applicable on transactions where appropriate and valid promo code has been applied by the Cardholder before executing/making the payment.
8. The Offer is not valid on Card/Cash on delivery transactions, Internet Banking, Debit Cards, Commercial and Corporate Cards issued by HSBC.
9. The Offer is not valid on HSBC Credit Card Non - EMI Payments.
10. HSBC will continue to charge interest as applicable for Instant EMI transactions where part or full interest, charged by HSBC is refunded by PayTm Flights. However, this interest charged will be provided to Cardholders as an upfront discount by the PayTm Flights as communicated to the Cardholders at the time of booking, effectively giving the benefit of interest free / interest subvention Offer. GST on Interest and Processing fee on Instant EMI loans charged by HSBC is borne by Cardholders in case of such transactions also. Please do read the PayTm Flights Offer Terms and Conditions carefully.
11. Cardholders understand and agree that transactions/payments made through Mobile Credit Card, or Tokenized Credit Card facility offered by HSBC will not be valid for availing the Offer.
12. This Offer is subject to the Terms and Conditions of PayTm Flights, including with respect to cancellation of orders, refund, and replacement. Cardholders are required to refer to, read, understand, accept, and agree to be bound by these Terms and Conditions. For more details, visit the concerned PayTm Flights website/mobile application.
13. All decisions with respect to the Offer, including eligibility of 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 Cardholder under the Offer, any other claims with regards to the Offer against HSBC are deemed waived.
14. HSBC does not make any warranties or representation about the quality, merchantability, suitability, or availability of the services offered under this Offer. Any dispute regarding these must be addressed in writing, by the Cardholder, directly with PayTm Flights.
15. 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.
16. Prior to availing the Offer by making any purchases on PayTm Flights 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 of or fulfilment of the Offer is at the sole discretion of the Cardholder and HSBC will not be responsible for the same. PayTm Flights 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.
17. Appropriate discount will be applied only on using valid Card on bookings made on PayTm Flights e-commerce website, the mobile website or mobile application during the Offer Period for the minimum booking value as per the Offer.
18. The Minimum booking value is the total purchase value arrived at before availing discount under this Offer. The Cardholders are advised to check the applicability of the discount before making the payment.
19. HSBC and/or PayTm Flights reserve the right to cancel any booking in case of any misuse or abuse of the Offer by anyone or travel agent. HSBC and PayTm Flights reserves the right to deny the Offer or cancel the booking in case of any fraudulent activity, including creating duplicate accounts, aliasing, placing multiple orders or violating the Terms and Conditions. Upon cancellation, the Offer will not be reinstated. HSBC shall not be liable for any refunds or compensation in case of said cancellations by PayTm Flights.
20. The discount amount offered will not be settled in cash under any circumstances whatsoever.
21. Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/services shall be the sole responsibility and liability of the manufacturer / seller or the service provider and HSBC will not be responsible for the same.
22. In case of complete cancellation of the order by the Cardholder, the transaction will not qualify for the Offer. In case of partial cancellation of the order, the Cardholder shall qualify for the Offer only based on the net amount paid.
23. The Offer is valid in India for adults of a sound mind only.
24. This Offer shall be subjected to all applicable central and/or state laws, rules, and regulations.
25. 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.
26. HSBC and PayTm Flights reserve 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 with another, whether similar to this Offer or not, or to withdraw it completely at any point in time at its sole discretion. The Offer may/may not be extended as mutually agreed by HSBC and PayTm Flights.
27. Usage of the Card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
28. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
29. The Offer is subject to force majeure events.
30. Tax liability, if any, will have to be borne by the Cardholder.
31. 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.
32. Any disputes arising out of or in connection with the Card shall be subject to the exclusive jurisdiction of courts at Mumbai only. The existence of any dispute shall not, by itself, constitute any claim against HSBC.
33. By participating in the Offer, Cardholders are assumed to have accepted all the aforementioned Terms and Conditions 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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