

Terms and Conditions

- This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the Offer is voluntary.
- This Offer is available on valid HSBC Platinum Credit Card ('Card') held by existing Indian resident. Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
- The offer is valid from 1 July 2024 to 31 August 2024 (both dates inclusive) ('Offer Period').
- The offer is over and above existing rewards on your credit card as per existing features.
- HSBC Credit Card Accounts meeting any of the below criteria will not qualify for the offer:
 - If the Credit Card accounts is held by a customer who has not repaid their minimum payment due on any HSBC Credit Card held by the customer
 - If the Credit Card account is closed anytime during the campaign completion or fulfillment of rewards (1 July 2024 to 31 October 2024)
- Add on cardholders will not have separate eligibility, however, spends made on the add on card would be added to spends of primary cardholder to calculate the overall eligibility.
- Customers cannot combine the spend across multiple Credit Cards Accounts to qualify for the Offer Criteria.
- Cardholders will have to register **within** the Offer Period to be eligible for the offer. Customers can register for the campaign by either of the below methods.
 - SMS **HPLAT** to 575750 using their registered mobile number with HSBC OR
 - Click on the registration link mentioned in the email
- Customers can register anytime during the campaign period.
 - ◆ If a customer registers anytime between 1 July 2024 to 31 July 2024, Net Eligible spend for the entire offer period (1 July 2024 to 31 August 2024) will be considered for Cashback.
 - ◆ If a customer registers anytime between 1 August 2024 to 31 August 2024, Net Eligible spend for the period 1 August 2024 to 31 August 2024 will be considered for Cashback.
 - ◆ Registrations after 31 August 2024 will not be considered.
- Net Eligible spend will be considered after adjusting for any reversals that are posted during the campaign period. 'Net Eligible Spend' (Transactions – Reversals).
- Transactions pertaining to the two installment products i.e. Balance transfer and Cash on EMI will not be considered eligible for the offer.

Offer Related Terms and Conditions

- Minimum spend requirement to be eligible for the offer is ₹15,000 per month

Time	Net Spend	Eligibility
1 July 2024 - 31 July 2024	> = ₹15,000	Transactions between 1 July 2024 - 31 July 2024 eligible for Cashback as per TnC
1 August 2024 - 31 August 2024	> = ₹15,000	Transactions between 1 August 2024 - 31 August 2024 eligible for Cashback as per TnC

Both dates inclusive in the above scenarios

- Cashback Offer:
 - 10% cashback on all restaurants (MCC 5812, 5813, 5811), food delivery and grocery (5814, 5499, 5921, 5462, 5451, 5441, 5422, 5411) transactions (capped up to ₹1,000 per calendar month)
 - Additionally, 1.5% cashback on other transactions (capped up to INR 1,000 per calendar month)
 - No cashback will be accrued for transactions made on following categories: Fuel related (MCC 5541, 5983, 5172, 5542, 5552), e-wallets (MCC 6540), payment of property management fees, rental commissions, rental payments or any such payments made through MCCs 6513, 7012, 7349, Business to Business txns made through MCCs 7399, 7311, 7372, 5045, 5047, 5065, 5072, 5111, 5013, 2741, 5137, 5192, 5193, 5131, 7361, 5085, 7333, 5039, 7379, 5021, 5199, 5122, 5099, 5198, 5139, 7829, 7395, 5051, 5046, 5169, 7375, 5074, 8734, 5044, 2842, 2791, education and government related txns carried out through MCCs 9399, 8299, 8220, 8211, 8241, 9311, 8244, 8249, 9222, 9402, 9211, 9405, 9950, 9223, 8351), Insurance (MCC 6300, 5960), Jewelry & Antique items (MCC 5944, 5094, 5932, 5937), Gambling (MCC 7995), Tolls and Bridge Fees (MCC 4784), Financial and Non-Financial Institutions (MCC 6011, 6010, 6012, 6051), Security Broker Services (MCC 6211), Collection Agencies (MCC 7322), Charity (MCC 8398, 8641), Money Transfers (MCC 4829) and Wholesale Clubs (MCC 5300)
- Cashback will be credited to the eligible Credit Card account by 31 October 2024. If the eligible Credit Card account is closed before 31 October 2024, the customer will not be eligible for the Cashback.
- Cashback amount will be calculated basis the predefined merchant category code against which a transaction is made. HSBC will not be liable to consider cashback requests wherein a transaction has happened with a merchant listed under the excluded categories (#2c).
- Accelerated cashback of 10% will be calculated basis the predefined merchant category code against which a transaction is made (#2a.). HSBC will not be liable to consider requests for accelerated cashback wherein a transaction has not happened within the specified merchant categories (#2a).
- Transactions outside the Offer period will not be considered for the offer.

General Terms and Conditions

- Cancelled or refunded transactions during the Offer Period will not be included in the calculation of the eligible spent amount under this Offer.
- Add-on Cardholders will not have separate eligibility for the offer. However, spends by Add-on Cardholders (if any) will be added to spends of primary Cardholders.
- 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.
- Any defects, deficiency, claims, issues, damages, or losses arising with respect to the product/service will be the sole responsibility and liability of the manufacturer/seller or the service provider and HSBC will not be responsible for the same.
- 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.
- 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.
- 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.
- 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.
- The usage of the credit card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
- 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.
- The Offer is valid in India for adults of sound mind only.
- The Offer is subject to force majeure events.
- Tax liability, if any, will be borne by the Cardholder.
- The Offer shall be subject to all applicable central and/or state laws, rules and regulations.
- All card accounts which have been closed, cancelled or terminated, will not be considered for the Offer.