

## Tira Offer Construct

During the period 01 December 2024 to 31 December 2025 (inclusive of both dates) ('Offer Period'), HSBC Taj Credit Cardholders are entitled to below offer construct on Tira's website <https://www.tirabeauty.com/> or Tira's mobile app ('Offer'):

**Offer construct:** Up to 25% off up to ₹750 using HSBC Taj Credit Card.

- Minimum transaction value: ₹2,499
- Maximum discount during the Offer Period: ₹750
- Offer valid once per card per month
- Coupon Code - TIRAHSBC

## General Terms and Conditions

1. This Offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India ('HSBC') in association with Tira Beauty platforms of Reliance Retail Limited ('Tira').
2. 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.
3. These Offer Terms and Conditions ('Offer Terms') are in addition to the Tira Conditions of Use & Sale and Privacy Notice to which you agree to by using Tira and Terms and Conditions of HSBC Credit Cards. 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.
4. The discount amount offered will not be settled in cash under any circumstances whatsoever.
5. The Offer is not applicable on payment made by Cardholder using the 'Card on Delivery' payment option.
6. This Offer will not be applicable if the Cardholder or the seller or Tira 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 In such scenarios, participation in the Offer will be deemed as withdrawn/cancelled and only the net amount paid by the Cardholder would be refunded.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.
7. Tira 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.
8. Tira 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 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.
9. 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.
10. 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 Tira to conduct further, similar, or other offers.
11. 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 offer 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](http://www.hsbc.co.in).

12. By participating in this Offer, every Cardholder expressly agrees that HSBC and Tira 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.
13. 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.
14. Prior to using the Tira 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. Tira 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.
15. HSBC does not endorse any of the products or brands being offered on Tira 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 Tira.
16. 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.
17. 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.
18. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
19. This Offer is subject to force majeure clauses.
20. Tax liability, if any, will be borne by the Cardholder.
21. The Offer is valid only in India for adults of a sound mind.
22. This Offer shall be subjected to all applicable central and/or state laws, rules and regulations.
23. 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.
24. By participating in the Offer, Cardholders shall be deemed to have read, understood and expressly accepted all the aforementioned Offer Terms in their totality.