

**HSBC**

Opening up a world of opportunity

Offer construct:

- Offer: Additional 15% off on a minimum spend of ₹1999 on select products using the coupon code 'LIFEIN15'
- Offer valid from: 6th March 2024 to 31st March 2024
- Applicable on: HSBC Credit card transactions
- Offer valid once per card during the offer period.

Offer Terms and Conditions:

1. The offer is not applicable on beauty, watches, sunglasses, perfumes, face masks, Jockey, Fahrenheit, and other products.
2. The discount is over and above existing discounts and on a minimum transaction of ₹1999.
3. The offer is applicable only on the Lifestyle online store (website and app).
4. Two offers cannot be clubbed together.

General Terms and Conditions

1. The offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC), in association with its alliance partner: Lifestyle and any participation in the said offer is voluntary.
2. During the offer period cardholders can avail the offers on using their valid HSBC Credit Card.
3. This offer is applicable to existing and new resident HSBC Credit cardholders, excluding corporate cardholders (hereinafter referred to as 'Cardholders'). Credit 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 this offer.
4. Add-on cardholders will be separately and additionally eligible for the offer.
5. Terms and conditions of respective brand would apply with respect to cancellation of orders, refund, and replacement. For more details, visit the concerned brand's website for more details. This offer is subject to the terms and conditions of Respective brand as well, and Cardholders are required to refer to, read, understand, accept, and agree to be bound by them.
6. Prior to availing the offer by making any purchases on specified Lifestyle website or respective brand 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. Merchants may use the personal information shared by the customer for any other purpose (like marketing, etc.) and HSBC shall not be held liable for such usage of personal information.
7. Appropriate instant discount will be applied only on using valid Cards on purchases made on specified Lifestyle website for purchase of brand vouchers during the Offer Period.
8. The Cardholders are advised to check the applicability of the instant discount before making the payment.
9. The offer is not valid on net banking, commercial and corporate cards issued by HSBC.
10. HSBC, Lifestyle and/or Respective brand reserve the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated. HSBC shall not be liable for any refunds or compensation in case of said cancellations by Respective brand.
11. The instant discount amount offered will not be settled in cash under any circumstances whatsoever.
12. 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, if applicable.
13. 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.
14. Any query regarding the offer will be entertained during the Offer Period only.
15. 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 on the basis of the net amount payable.
16. The offer is valid in India for adults of a sound mind only.
17. This offer shall be subjected to all applicable central/or state laws, rules and regulations.
18. This document is an electronic record in terms of the Information Technology Act, 2000, and the rules there under 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.
19. HSBC and Respective brand 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 Respective brand.
20. Usage of the credit card is governed by applicable terms and conditions. Please visit www.hsbc.co.in.
21. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria listed above.
22. All decisions with 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 cardholder under the offer, any other claims with regards to the offer against HSBC are deemed waived.
23. 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 customer, directly with Respective brand.
24. 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.
25. The offer is subject to force majeure events.
26. Tax liability, if any, will have to be borne by the cardholder.
27. 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.
28. 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.
29. 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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