

Terms and conditions for gift vouchers issued to Advance Current account/Cluster deposit debit cardholders upon issuance and point of sale usage of debit card

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (hereinafter referred to as 'the Bank') incorporated in Hong Kong SAR and having its India corporate office at 52/60, Mahatma Gandhi Road, Mumbai 400 001. This offer is open only to resident customers (hereinafter referred to as 'Participant') who are issued a debit card on opening current account with cluster deposit facility. Any participation in the offer is voluntary, non-transferable and cannot be exchanged.
2. The offer valid for the first year post the HSBC debit card is issued to the participant by the Bank and is used by him/her successfully at least once during the subsequent quarters of the first year of issuance of the card. To participate in this offer, the 'Participant' is required to apply for HSBC debit card linked to a Cluster deposit/current account (hereinafter referred to as the 'Account') which provides cluster deposit facility.
3. The participant is eligible to receive ₹10,000 worth gift vouchers on issuance and usage (on Point of Sale 'POS') of the HSBC debit card linked to the account (hereinafter referred to as the 'Debit Card') is issued to the participant. The gift vouchers will be issued in a in multiples of ₹2,500 over successive four quarters for a period of first year from the date of issuance of the debit card.
4. The first set of voucher worth ₹2,500 will be sent to the mailing address of the participant as registered with the Bank within 15 working days, once the participant receives the debit card. The subsequent gift vouchers will be given every quarter thereof (for the first year of issuance of debit card) subject to the participant using his/her debit card on purchases during the quarter irrespective of number of gift vouchers for which the participant is eligible for or vouchers available for redemption once the participant receives the debit card. For eg. If the participant does not transact on his/her debit card at a POS during 2nd quarter, then the participant cannot avail the gift voucher for that quarter in any of the subsequent quarters irrespective the number of transactions done in the subsequent quarters. These vouchers will be sent within 15 working days once the participant conducts the first POS transaction during the 90 day period to the participant's mailing address as recorded with the Bank .
5. The participant can choose from a set of Shoppers Stop, Adidas, Reebok, Taj Holidays and Café Coffee Day gift vouchers worth ₹2,500 each on applying for and usage of debit card while opening the account on a prescribed marketing offer form. Please note any alteration on the choice of the gift vouchers will not be entertained at a later stage In case the participant does not specify his/her preference, the Bank can choose to send any of the above mentioned vouchers in any order at the Bank's discretion. In case the participant submits incomplete and/or fails to submit marketing offer form identifying the gift voucher allocation over the quarter(s), Bank at its own discretion shall dispatch the gift vouchers.
6. For the sake of clarity, it is hereby confirmed that in case the participant does not conduct a Point of Sale (POS) transaction using the debit card during the 90 day period (quarter as may be applicable), the gift voucher (worth ₹2,500) will not be issued. In case of a reversal of a particular transaction, that transaction will not be counted or such purchase will not be considered eligible for this offer. The Bank will not be liable for any delays in posting of the point of sale transactions on behalf of the merchants where the debit card was used.
7. The gift vouchers offered cannot be exchanged for cash.
8. The offer is not valid in case the participant does not apply for a HSBC debit card on his/her cluster deposit/current account.
9. In case of the Joint cluster deposit/current account, the primary/first holder will be eligible to receive the gift voucher.
10. The gift vouchers will be dispatched to the customer's mailing address as recorded with the Bank.
11. The Bank does not make any warranties or representation about the quality, merchantability or suitability of the items listed sourced with the gift voucher under this offer.
12. The Bank will not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, as a result of participating in the offer.
13. The Bank reserves its absolute right to withdraw or alter any of the terms and conditions of the offer or the list of gift vouchers at any point in time without prior notice to the participants. All decisions in respect of the offer shall be at the sole discretion of the Bank and the same shall be final, binding and non-contestable. All participants waive any and all rights of claim with regard to the offer against the Bank.
14. Any dispute arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against the Bank.
15. Tax liability, if any, will be borne by the participant.
16. The offer is subject to force majeure events.
17. The usage of debit card is governed by the applicable terms and conditions. Please visit www.hsbc.co.in for the detailed terms and conditions.
18. By availing the offer, the participant accepts all the aforementioned terms and conditions in totality.