

Terms and Conditions

1. This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation in the Offer is voluntary.
2. This offer is available on valid HSBC Premier Credit ('Card') held by existing Indian resident. Cardholders who have not repaid their minimum payment due will not be eligible for the Offer.
3. The offer is valid from 10 July 2024 to 15 August 2024 ('Offer Period')
4. The offer is over and above existing rewards on your credit card as per existing features.
5. Credit Card Accounts meeting any of the below criteria will not qualify for the offer:
 - a. If the Credit Card accounts is held by a cardholder who has not repaid their minimum payment due on any HSBC Credit Card held by the cardholder
 - b. If the Credit Card account is closed anytime during the campaign completion or fulfillment of rewards (before 30 September 2024)
6. 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.
7. Cardholder cannot combine the spend across multiple Credit Cards Accounts to qualify for the Offer Criteria.
8. Cardholder 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.
 - a. SMS HSBCVK to 575750 using their registered mobile number with HSBC OR
 - b. Click on the registration link mentioned in the email
9. Cardholder can register anytime during the campaign period. Once a customer registers, Net Eligible spend for the entire offer period will be considered. Registrations after 15 August 2024 will not be considered.
10. Net Eligible spend will be considered after adjusting for any reversals that are posted during the campaign period. 'Net Eligible Spend' (Transactions – Reversals).
11. Transactions pertaining to the two installment products i.e. Balance transfer and Cash on EMI will not be considered eligible for the offer.
12. The campaign rewards will not be changed for a different version OR exchanged for cash/cashback or any other form upon request.
13. By registering for this campaign, a customer agrees to all Terms & Conditions listed in this document.
14. For all qualified Credit Card Accounts, due diligence will be conducted on the Credit Card usage as per existing guidelines. The bank reserves the right to disqualify eligibility of accounts from qualifying, in case any suspicious transactions are identified.
15. Any Credit card transaction made in the below categories will not be considered as an eligible transaction.

MRCH_CAT_CDE	Merchant Category
7322	COLLECTION AGENCIES
6540	E-WALLETS
7995	GAMBLING
7349	HOME IMPROVEMENT & SUPPLY
6300	INSURANCE
5960	INSURANCE
7012	LODGING
4829	MONEY TRANSFER
6051	NON FINANCIAL INSTITUTIONS
6513	REAL ESTATE AGENT AND MANAGERS

Offer Related Terms and Conditions

16. Top 75 spenders during the offer period (subject to Terms and Conditions listed above) will qualify for the below rewards:
 - a. Opportunity to be part of a Meet & Greet event with Virat Kohli. The date, time and venue will be communicated to the eligible customers.
 - b. Make My Trip voucher worth ₹10,000
 - c. Eligible customers would be expected to be physically present for the event.
 - d. The Bank will not make arrangements for travel to the venue
17. Cardholders with Minimum Net Eligible Spend of ₹400,000 during the offer period (and not qualifying amongst the Top 75 spenders as mentioned in indent #16) will win a voucher worth ₹6000
 - a. Details of the voucher along with redemption process will be shared with the eligible customers
 - b. Customer will be able to choose from multiple vouchers belonging to Travel & Shopping categories
18. If a customer qualifies for both offers as mentioned in points #16 & #17, the customer will be eligible only for the offer mentioned in point #16
19. The prize is not convertible to cash and not transferrable. The HSBC Premier Credit cardholder has to be present to avail the benefits.
20. Unclaimed Prizes can be awarded to the next cardholder on the reserve list.
21. In case of more than 1 account spending the exact same amount, the following selection criteria will be followed to select the final winner in the order of priority mentioned below:
 - (i) Account with maximum number of eligible transactions within the Offer period will be selected
 - (ii) Account that will be spending across maximum number of days within the Offer period will be selected
 - (iii) Account with spend across maximum number of Merchant Categories will be selected
 - (iv) Account with most number of transactions > 10K (in the eligible spend categories) within the offer period will be selected
22. Due diligence will be conducted on the Credit Card usage as per existing guidelines. The bank reserves the right to disqualify eligibility of accounts from qualifying, in case any suspicious transactions are identified.

General Terms and Conditions

1. Cancelled or refunded transactions during the Offer Period will not be included in the calculation of the eligible spent amount under this Offer.
2. 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.
3. 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.
4. 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.

5. 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.
6. 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.
7. 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.
8. 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.
9. The usage of the credit card is governed by applicable Terms and Conditions. Please visit www.hsbc.co.in for detailed Terms and Conditions.
10. 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.
11. The Offer is valid in India for adults of sound mind only.
12. The Offer is subject to force majeure events.
13. Tax liability, if any, will be borne by the Cardholder.
14. The Offer shall be subject to all applicable central and/or state laws, rules and regulations.
15. All card accounts which have been closed, cancelled or terminated, will not be considered for the Offer.