

**General Terms and Conditions for the Rewards offer:**

- This offer of 3 Times and 5 Times Reward Points is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) to HSBC Platinum Credit Cardholders (hereinafter referred to as 'Cardholder') and any participation is voluntary
- Cardholders are eligible for the offer only as long as their Credit Card accounts are valid and there is no amount overdue
- The 3 Times Reward Points offer is applicable to new HSBC Platinum Credit Cardholders only whereas the 5 Times Reward Points offer is being offered to new and existing HSBC Platinum Credit Cardholders. Please refer to the 3 Times and 5 Times Reward Points offer specific terms and conditions mentioned below
- The regular Reward points for eligible transactions will be credited when the transaction is posted on HSBC systems while the extra Reward points will be credited within 60 days at the end of the purchase month
- Cash advances, any fees/charges and disputed transactions will not accrue Reward points
- Purchases on add-on Credit Cards will accrue Reward points which will be credited to the primary Cardholder's card account. Only the primary Cardholder can redeem Reward points
- HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria under the respective 3 Times and 5 Times Reward Points offer
- Once the Cardholder becomes eligible for the 5 Times Reward Points offer the 3 Times Reward Points offer will cease
- 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 without prior notice
- The offer is subject to force majeure events
- Tax liability, if any will be borne by the Cardholder
- 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 any claim against HSBC
- Cardholders cannot redeem their Reward points against dues outstanding on their Credit Card
- The usage of the Credit Card is governed by the applicable terms and conditions. Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for the same
- All conditions of the HSBC Rewards Programme shall apply
- By participating in this offer, the Cardholders shall be deemed to have accepted all the aforementioned and the following applicable Terms and Conditions of the offer in totality

**3 Times Reward Points Offer:**

- This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) and any participation is voluntary. The 3 Times Reward Points Offer is applicable to new HSBC Platinum Credit Cardholders (hereinafter referred to as the 'Cardholder') to whom this communication is addressed
- The 3 Times Reward Points offer is being offered to new Platinum Credit Cardholders for a period of 12 months from the date of issuance of HSBC Platinum Credit Card. Upon completion of the 12 month period, the Cardholder will not be eligible for the offer
- Credit Cardholders are eligible for the offer only as long as their Credit Card accounts are valid and there are no amount overdue
- The 3 Time Reward offer will be applicable on category of purchase will be decided on the basis of the Merchant Category Code (MCC) allotted by Visa and Mastercard® for the merchant establishment where the purchase is made
- HSBC will not be responsible for providing the 3 Times Rewards Points for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for Dining, Hotel and Telecom by Visa and Mastercard®. For merchant outlets not registered under the MCCs assigned for Dining, Hotel and Telecom by Visa and Mastercard® customer will earn regular Reward Points as applicable (i.e. 2 Reward Points for every ₹150 spent on the card)
- HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above
- The category of purchase have been mapped to Merchant Category Code (MCC) based on VISA/ Mastercard® guidelines and standards. HSBC is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks
- As part of 3 Times Reward Points offer, eligible Credit Cardholders of HSBC will earn 3 times higher Reward points on specific spend categories under MCC
  - HSBC Platinum Cardholders will earn 3 Times Reward Points. For e.g. 6 Reward points for every ₹150 spent on purchases under Dining, Hotels and Telecom categories as against earning 2 Rewards point for every ₹150 spent on the HSBC Platinum Credit card
- Other purchases at other merchant establishments or retail outlets which are not included in the 3 Times Reward Points offer, as specified above, will earn Reward points (regular Reward points) as detailed below:
  - Platinum Credit Cardholder - 2 Reward points for every spend of ₹150
- The regular Reward points for eligible transactions will be credited when the transaction is posted on HSBC systems while the extra Reward points will be credited within 60 days at the end of the purchase month
- Reward points will be offered on the Credit Card only for purchases made under categories specified herein above
- The Cardholder will earn 3 Times Reward Points, on all the eligible purchases made up to a total spends threshold amount of ₹400,000 the first 12 months of card issuance
- The categories for 3 Times Reward Points offer defined above shall have the same meaning as ascribed to the categories by Visa and Mastercard® under their respective Merchant Category Codes
- The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. HSBC reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above
- Kindly refer our website [hsbc.co.in](http://hsbc.co.in) for a list of MCCs falling under the categories
- HSBC reserves the right to include more Category/Merchant Category Code or exclude certain existing categories/Merchant Category Codes from the product proposition
- Cash advances, any fees/charges and disputed transactions will not accrue Reward points
- Purchases on add-on Credit Cards will accrue Reward points which will be credited to the primary Cardholder's card account. Only the primary Credit Cardholder can redeem Reward points
- 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 without prior notice
- The offer is subject to force majeure events
- Tax liability, if any will be borne by the Cardholder
- 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 any claim against HSBC
- Credit Cardholders cannot redeem their Reward points against dues outstanding on their Credit Card
- The usage of the Credit Card is governed by the applicable terms and conditions. Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for the same
- All conditions of the HSBC Rewards Programme shall apply
- By participating in this offer, the Cardholders shall be deemed to have accepted all the aforementioned Terms and Conditions in totality

**5 Times Reward Points Offer:**

- The 5 Times Reward Points offer is being offered to new and existing Cardholders
- Cardholder will earn 5 Times Reward Points, on crossing the spends threshold amount of ₹400,000 for up to a maximum spend of ₹1,000,000 within 12 months of card issuance for the new Cardholder and from the date of this offer ( 20 December 2012) for the existing Cardholder
- The offer is applicable annually for all spends between ₹400,000 and ₹1,000,000 in the said year as applicable to the Cardholder
- As part of 5 Times Reward Points offer, eligible Cardholders will earn higher reward points on purchase transactions. For e.g. 10 Reward points as against 2 Reward points for every ₹150 spent