

Advance Welcome offer 2020-Terms and Conditions of The Hongkong and Shanghai Banking Corporation Limited (“HSBC/ Bank”)

1. The **HSBC Advance Welcome offer** (the "Welcome Offer") is open to all Newly on boarded HSBC Advance Payroll Customers (“Customer”), effective from **01 August 2020 to 31 December 2020** (both dates inclusive) (the “Welcome offer Period”).

2. The Welcome Offer is only valid for Customers who obtains a HSBC Rewards Credit card or a HSBC Platinum Cashback credit card during the Welcome offer Period.

3. Exclusions –

3.1 All HSBC corporate credit cardholders and Staff members of HSBC shall be excluded from the Welcome Offer Programme.

3.2 All supplementary credit card/s, second credit card/s or corporate credit cards are excluded from the Welcome offer Programme.

3.3 All customers who have an existing Credit Card and/or Personal Banking Relationship with HSBC.

4. Rewards –

4.1 Deposit your payroll into your HSBC Advance account in the month onboarded or the next month from being on boarded and get Rs.3000/- cashback rebate onto your HSBC Rewards or HSBC Platinum Cashback credit card,

4.2 Sign up for HSBC Internet Banking, make **one** utility bill payment and **one** instant third party transfer (CEFTS) in the month on boarded and get Rs.2000/- cashback rebate onto your HSBC Rewards or HSBC Platinum Cashback credit card

The maximum reward a Customer can earn from this Welcome Offer is Rs.5,000/-. The Customer will be entitled to the Welcome Offer rewards **in addition** to the Credit Card welcome offer rewards he/she receives when he/she activates/uses their HSBC Rewards/Platinum Cashback credit card.

5. If the Customer is eligible for the Cashback reward, it will be reflected in the Customers next month Credit card statement. No communication will be sent out by the Bank to the Customer confirming the receipt of the reward.

6. The Customer will **not** be entitled to receive the Reward if he/she is:-

- (a) An existing HSBC credit cardholder;
- (b) An existing Personal Banking Customer
- (c) An existing HSBC credit cardholder who is upgrading his/her HSBC credit card
- (d) A customer who has opted **out** of receiving a rewards and Cashback credit card.

7. The Customers that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion over the entire Welcome offer Period and at the time of fulfillment will be eligible for the Reward. In the event that their HSBC credit card /account is closed or terminated or suspended for any reasons whatsoever before the time of fulfillment, HSBC reserves the right to withdraw the customer from the Welcome Offer and the relevant Customer shall not be entitled to any compensation whatsoever.

8. The reward is not refundable, transferrable to another person or exchangeable for reward points or other reward items of HSBC.

9. HSBC has the right to exclude anyone from this Welcome Offer in its sole and absolute discretion without any obligation to provide notice or reason.

10. HSBC reserves the right to substitute or replace the reward with items of equal or similar value at its sole discretion without notice to the Cardholders/customers.

11. The general terms and conditions of HSBC Advance/ Platinum/Rewards - credit card/s shall apply to this Welcome Offer.

12. HSBC's decision on all matters relating to the Welcome Offer, shall be final and conclusive. No correspondence will be entertained.

13. All written communications with regard to the Welcome Offer should be addressed to The Manager, Advance Proposition, HSBC, No 24, Sir Baron Jayatilake Mawatha, Colombo 1. Enquiries could also be made at the Bank's call center number 4 4722 00 or via e-mail address personalbanking@hsbc.com.lk.

14. HSBC reserves the right in its absolute discretion to vary, delete or add to any of these Terms and Conditions of this Welcome Offer, change or withdraw the Welcome Offer, at any time without giving any reason or prior notice to the Customer. In case of any dispute, HSBC's decision shall be final and conclusive.

15. These Terms and Conditions shall be governed and construed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.