

HSBC Cash Back Credit Card Promotion 01 January 2021 to 31 May 2021 - TERMS AND CONDITIONS – Card Balance Conversion (CBC also known as Flexi)

1. The “HSBC Cash Back Credit Card Programme 2021” (hereinafter referred to as the “Promotion”) of The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as “HSBC / “the Bank”) shall be effective from 01 January 2021 to 31 May 2021, inclusive of both dates (hereinafter referred to as "Promotional Period").

2. Eligibility criteria:-

2.1. The Promotion is open to all customers who obtain a NEW Local HSBC Visa Platinum Primary Credit Card (hereinafter referred to as "Credit Card / Cardholder") during the Promotional Period, approved on or before 31st May 2021 and who will meet the criteria mentioned in clause 3.1 below.

3. Year around offer

3.1. The Cardholder shall be entitled for a 0.1% cashback/rebate from the amount spend using the Credit Card at any merchant outlet (excluding transactions mentioned in clause 7 below) during a calendar month (eg 1st to 31st January 2021, 1st to 25th February 2021.etc) from the date the Cardholder activates the Credit Card.

3.2. The Cardholder will be entitled for an additional bonus of 10% Cashback for the total value spent using the Credit Card at **Supermarket*, Fuel stations* and Telecommunication service providers*** of any merchant outlet or at any merchant on-line payment portal during a calendar month (eg 1st to 31st March 2021, 1st to 30th April 2021) from the date the Cardholder activates the Credit Card. The minimum monthly spend criteria and maximum cashback/rebate per month shall be as follows.

Spend thresholds for bonus cash back

Monthly minimum Total Spend (Rs.)	Bonus Cash back %	Maximum rebate(Rs.)	Rebate eligibility for Supermarket, Fuel and Telecommunication Spend
Rs.25,000/- Above	10%	Rs2,000/-	Minimum spend of Rs 25,000 is required for a month.

Note: Bonus 10% Cash Back shall only be calculated against Supermarket, Fuel and Telecommunication credit card spend only.

- * Supermarket including but not limited to i.e. Keells Super Outlets, Cargills Food City, Arpico Super Centre, Spar, Glomark , Lanka Sathosa and Laugfs Sunup Supermarkets
- * Fuel stations including but not limited to Lanka IOC, Laugfs and Ceypetco
- * Telecommunication service providers' including but not limited to Dialog, Mobitel, Etisalat, Airtel, Hutch, LankaBell, Sri Lanka Telecom

3.3. New Cards welcome offer – Card Balance Conversion (Flexi) Campaign -0% for 6 months.

- 3.3.1. The Cardholder is eligible to convert the accumulated transaction value of the Card spend at the completion of second billing statement of the Card up a min of Rs 25,000 and to a maximum of a Rs 250,000 in to a 0% Card balance conversion (Flexi) plan of 6 months.
- 3.3.2. The Offer is valid for Card approved as set out in clause 2. 1 above.
- 3.3.3. Cardholders must contact the Bank via specified Short Message Service (SMS) portal once the second statement of the Card is generated or upon reaching the maximum conversion value and request for 6 months 0% card balance conversion plan.
- 3.3.4. Cardholder is required to SMS “FLEXI” to 4774 within 30 days from the second month Card statement generated date to avail for the conversion. Any requests received after the said 30 days will be rejected.
- 3.3.5. Cardholders SMS responses will be recognized through the registered mobile number held with the Bank. In the event of a change in the mobile number, Cardholders are required to contact the Bank to update the new contact details prior to submitting the SMS.
- 3.3.6. Cardholder should submit only one SMS and in the event multiple SMSs are submitted, conversion will take place based on the first SMS received.
- 3.3.7. Total outstanding balance of the Card as at the date the SMS received at Bank’s SMS portal will be considered for the conversion.
- 3.3.8. Only billed transactions will be converted for the Card Installment Planner
- 3.3.9. 0% interest will become effective upon setting up the card balance conversion plan, transactions up to the conversion date will be charged with finance charges

as per the General Credit Card terms and conditions (the “Cardholder Agreement”). Cardholder is liable to pay such finance charges.

- 3.3.10. Total outstanding balance of the card will include transactions of the Primary and Supplementary credit cards.
- 3.3.11. The corresponding total amount equivalent to the Card Balance Conversion plan shall be blocked from the Cardholders credit card, and shall be charged in equal monthly instalments.
- 3.3.12.

The monthly credit card statement of the Cardholders will consist the 0% card balance conversion plan instalment and in the event only the monthly minimum payment is made by the Cardholder, interest shall be charged in accordance with the terms and conditions of the Card holder Agreement”

- 3.3.13. Balance conversion will be completed within 7 Bank working days from the instruction received date.

- 4. As a security measure, the Cardholder shall be required to activate the Credit Card within the first 6 months from the date the Credit Card is approved*.

(*Credit Card approved date is mentioned in the credit card carrier delivered along with relevant card plastic)

- 5. This Promotion shall not be applicable for staff members of HSBC and for supplementary credit cards issued to an existing platinum cardholder (supplementary credit cards approved during the Promotional Period).
- 6. The cashback/rebate computation will be calculated based on an eligible Cardholder’s total eligible purchases posted on the last day of each calendar month. All eligible purchases made will have to be posted into HSBC's credit card systems by the end of each calendar month. HSBC accepts no liability for any late submission of the purchases by merchants.
- 7. The following transactions **shall not be eligible** for the Promotion;
Installment transactions including merchant installment, Cash instalment planners, Balance Transfers, Cash Advances, Bank fees and charges , Casino or gambling transactions performed locally, overseas or on-line and utility bill payments made through HSBC internet banking service.
- 8. Cashback/rebate earned by the qualified primary and supplementary cardholders shall be credited to the account of the primary Cardholder.
- 9. The total cashback/rebate earned by the primary and supplementary cardholders on a calendar month will be posted to the primary Cardholders` Credit Card account by the end of the next/succeeding calendar month. (for example, the cashback/rebate earned for any transactions made from 1-31 March

2021 will be credited by the last week of April 2021). A SMS will be sent to the mobile number registered with the Bank, confirming the cashback/rebate details to the Cardholder and the cashback/rebate will be shown in subsequent credit card statements of the Cardholder.

10. The eligible Cardholder's credit card account shall be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the cashback/rebate as explained clause 8 above. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the cashback/rebate is credited into the said account, HSBC reserves the right not to credit the cashback/rebate.
11. Cashback/rebate amount to be credited to an account will be rounded up to two decimal places.
12. Any cashback/rebate credited to Cardholders credit card account will not be considered as a payment to Cardholders credit card account and cannot be used to offset the minimum amount due to the Bank.
13. The Promotion cannot be exchanged for any other reward or combined with any other offers and/or promotions of HSBC.
14. Annual and joining fees will be charged for all Cardholders in-line with the current Tariff published by the Bank unless otherwise agreed at the time of signing up for the Credit Card application.
15. At the point the Cardholder chooses to participate in and/or becomes eligible for the Promotion, he or she will no longer be eligible for the rewards campaign for credit cards of HSBC.
16. In the event the Cardholder`s credit card is lost or stolen, the Cardholder can continue to make purchases with the replacement credit card and all such purchases made will continue to qualify for the Promotion.
17. Any disputed, reversed/refunded or cancelled/void transactions shall be excluded from the Promotion.
18. HSBC reserves the right to change the types of transactions and or cashback/rebate categories which are eligible for the Promotion without prior notice to the Cardholders.
19. In case of any dispute relating to any and all matters with regard to the Promotion, including but not limited to, in respect of the, Cardholder`s eligibility, coverage of dates, Terms and Conditions herein stated, the decision of HSBC shall prevail and be final and conclusive.
20. The Bank shall be entitled to vary any of the Terms and Conditions contained herein at any time without prior notice to the Cardholders which variation shall bind the Cardholders absolutely from the date on which it is expressed to take effect. Nevertheless, such variations may be communicated to the Cardholders by letter and/or notice in the local press and/or by displaying on the Bank`s notice boards and/or through statements and/or by publishing in the website of the Bank.

21. Nothing herein amounts to a commitment or representation by the Bank to conduct similar Promotions in the future.
22. This Promotion is not applicable to any other HSBC credit cards unless otherwise stated.
23. The HSBC general credit card terms and conditions shall be applicable for the credit card usage and for this Promotion.
24. HSBC is not the supplier of the products and/or service/s offered by the merchant and shall not accept any liability in relation thereto
25. All written communications with regard to the Promotion should be addressed to The Manager, Credit Cards, The Hongkong and Shanghai Banking Corporation Ltd, No 24, Sir Baron Jayatilake Mawatha, Colombo 1. Enquiries could also be made at the Bank's Call Centre number 4472242 or via e-mail address personalbanking@hsbc.com.lk
- 26 These Terms and Conditions shall be governed and constructed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.