

Thank you for choosing the HSBC Rewards Credit Card

Activate your card by calling +94 11 447 2275 from your registered phone number and follow the steps



Terms and conditions for the “Welcome Offer” for HSBC Rewards Primary Credit Cardholders

Offer

Get up to 22,500 Rewards Points on your first Credit Card transaction.

Terms and conditions

1. The new Rewards Cards Welcome Offer (“Offer”) is applicable for all HSBC Rewards (Visa signature) credit cards of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”/ “Bank”) applied during the period of 11th January 2025 to 31st May 2025 and credit card approved on or before 30th June 2025. (“Cardholders / Credit Card”). **Credit cards which are subjected to product upgrade will be excluded for above mentioned Offer.
2. The Cardholder shall be entitled to get 3 X transaction value as rewards points with a **maximum rewards points credit up to 22,500 points** for the **first transaction** performed at any Merchant outlet/Merchant online portal (excluding transactions mentioned in clause 3 below) within 45 days from the Credit Card approved date* to be entitled for the welcome offer. The Credit Card should be activated and used within 45 days from the Credit Card approved date*. The maximum rewards points credited for the first Credit Card transaction shall only be 22,500 points. (*Credit card approved date is mentioned in the Credit Card carrier delivered along with relevant card plastic). Example: 3 X First transaction Rs. 7,500/- = 22,500 Rewards points.
3. The Cardholder’s first transaction using the Credit Card shall be considered excluding below transaction types;

- a. 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.
Cardholders who opt for Balance transfer option after obtaining the Card will not be eligible for the welcome offer.
4. The Cardholder shall get 3 X transaction value up to maximum of 22,500 rewards points to the Credit Card subject to fulfilling the criteria specified in clause 2 above.
5. The total rewards points offered to the Cardholder can be redeemed at any reward redemption outlet.
6. The welcome offer rewards points earned by the Cardholders at the end of 45 days will be added to the Credit Card by the end of the next/succeeding calendar month. (For example, if the Credit card approved date is 1st August 2025 and customer performs the first transaction prior to 13th September 2025 the points will be added by last week of October 2025). A message will be sent to the Cardholder via short message service ("SMS") once the reward points are added and the welcome offer rewards points will be shown in subsequent credit card statements of the Cardholder.
7. This Offer shall not be applicable for supplementary credit cards issued to an existing HSBC Cardholder.
8. 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 adding the rewards points as explained clause 6 above. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the points are added to the said account, HSBC reserves the right not to add the rewards points.
9. Any disputed, reversed/refunded or cancelled/void transactions shall be excluded from the Offer and will not be taken in to account towards the first transaction of the Credit Card.
10. In case of any dispute relating to any and all matters with regard to this Offer, 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.
11. 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.
12. Nothing herein amounts to a commitment or representation by the Bank to conduct similar Offers in the future.

13. The HSBC general credit card terms and conditions shall be applicable for the credit card usage and for this Offer.

14. 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.