

# Thank you for choosing the HSBC Live+ Credit Card

Activate your card by calling +94 11 447 2242 from your registered phone number and follow the steps



## Terms and conditions for HSBC Live+ Credit Card Welcome Offer

### Promotion

- ✓ Get a Keells voucher worth LKR 1,000 upon successful completion of your Live+ credit card application including required supporting documentation.
- ✓ Get up to Rs 5,000 Cashback for the first transaction performed from on your newly approved HSBC Live+ Credit Card.

### Terms and conditions

1. The new Live+ Cards Welcome Offer (“Promotion”) is applicable for all HSBC Visa Live+ credit cards of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”/ “Bank”) applied during the period of 20<sup>th</sup> January 2026 to 27<sup>th</sup> February 2026 (inclusive of both dates) and credit card approved on or before 10<sup>th</sup> March 2026 (“Cardholders/ “Credit Card”). \*\*Credit cards which are subjected to product upgrade will be excluded for above mentioned Offer.
2. The Cardholder shall be entitled for a maximum cashback/rebate up to Rs 5,000/- when the first transaction performed at any Merchant outlet/Merchant online portal (excluding transactions referred in clause 12 below) on or before 31st March 2026. All customers who have performed the first transaction post above mentioned date (31st March 2026) will not be eligible for the welcome offer.

3. A gift voucher from Jaykay Marketing Services (Pvt) LTD (trading as "Keells") for the value of LKR 1,000/- will be delivered upon completion of your Live+ credit card application including required set of documentation within 15 days of completing the application.
4. This Promotion / welcome offer will not be applicable for special campaigns/promotions conducted by HSBC.
5. Transactions performed with both primary and supplementary Credit Cards shall be considered for the Promotion when calculating the Credit Card monthly spend/purchases.
6. This Promotion shall also be applicable for standalone supplementary credit cards issued to an existing primary HSBC Cardholder.
7. A period of five (05) days will be provided at the end of the promotional period to provide sufficient time to post transactions into the Credit Card. However un-posted transactions beyond this period will be excluded under the Promotion. HSBC accepts no liability for any late submission by any merchant/s.
8. Cashback/rebate earned by the qualified primary Cardholders shall be credited to the Credit Card account of the primary Cardholder within the following month from the end of the promotional period.
9. Cashback/rebate amount to be credited to a credit card account will be rounded up to two decimal places.
10. 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 by the Cardholder.
11. The Cardholder cannot combine the spend from multiple primary credit cards to achieve the specified spend target.
12. The following transactions shall not be eligible for the Promotion;
  - a. Installment transactions including merchant installment, Cash instalment planners, Balance Transfers, Cash Advances, Bank fees and charges, virtual currency transactions, Casino or gambling transactions performed locally, overseas or on-line and utility bill payments made through HSBC internet banking service.
13. The Cardholder will be notified of the cashback earned from the Promotion via a Short Message Service (SMS) to the mobile number held with the Bank and will be reflected in the subsequent months' Credit Card statement of the Cardholder.
14. The Promotion cannot be exchanged for any other reward or combined with any other offers and/or promotions of HSBC.
15. 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.
16. The Promotion cannot be used in conjunction with other offers/promotions carried out by HSBC or the merchant outlets.

17. 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.
18. HSBC reserves the right to modify any of the Terms and Conditions herein at its absolute discretion and without prior notice to the Cardholders and the welcome offer cashback values may subject to change time to time.
19. HSBC is not the supplier of the products or service/s offered by the merchant and shall not accept any liability in relation thereto.
20. The general HSBC credit card terms and condition shall apply to this Promotion.
21. HSBC Staff credit cards will be excluded from this Promotion.
22. Nothing herein amounts to a commitment or representation by HSBC to conduct similar promotions in the future.
23. These Terms and Conditions shall be governed and be construed in accordance with the laws of Sri Lanka and the exclusive jurisdiction to hear any disputes shall be vested with the Courts of Sri Lanka.