

# 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 a Keells voucher worth LKR 1,000/- upon successful completion of your HSBC Rewards credit card application including required supporting documentation.
- ✓ Get up to 15,000 reward points for the first transaction performed from your newly approved HSBC Rewards Credit Card.

### **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 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 to get 3 X transaction value as rewards points with maximum rewards points up to 15,000 points when the first transaction performed at any Merchant outlet/Merchant online portal (excluding transactions mentioned in clause 6 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. The maximum rewards points credited for the first Credit Card transaction shall only be 15,000 points. (\*Credit card approved date is mentioned in the Credit Card carrier delivered along with relevant card plastic). Example: 3 X First transaction Rs. 5,000/- = 15,000 Rewards points.

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 HSBC Rewards Credit Card application including required set of documentation within 15 days of completing the application.
4. This 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 Offer when calculating the Credit Card monthly spend/purchases.
6. The Cardholder's spend 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.
7. The Cardholder shall get 3 X transaction value up to maximum of 15,000 rewards points to the Credit Card subject to fulfilling the criteria specified in clause 2 above.
8. The total rewards points offered to the Cardholder can be redeemed through Redeem4Cash.
9. Following the completion of the business transition to NTB, any rewards points accrued prior to completion shall be pro-rated on a pro-rata basis.
10. The welcome offer rewards points earned by the Cardholders 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 February 2026 and customer fulfills the first transaction prior to 13th March 2026). 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.
11. This Offer shall also be applicable for standalone supplementary credit cards issued to an existing primary HSBC Cardholder.
12. The Cardholder cannot combine the spend from multiple primary credit cards to achieve the specified spend target.
13. 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 9 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.
14. 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.
15. 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.

16. 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 and the welcome offer reward values may subject to change time to time.
17. 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 on the website of the Bank.
18. Nothing herein amounts to a commitment or representation by the Bank to conduct similar Offers in the future.
19. The HSBC general credit card terms and conditions shall be applicable for the credit card usage and for this Offer.
20. 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.