

Credit Cards Advocacy Programme (CA) 2021 of The Hongkong and Shanghai Banking Corporation Limited (“HSBC/Bank”) - Terms and Conditions

1. The HSBC Credit Card Advocacy Programme (hereinafter referred to as the “Programme”) is open to all the existing credit cardholders of HSBC who are having a locally issued valid credit card by HSBC (hereinafter referred to as the “Cardholder/ Referrer”) with effect from **5 January 2021 to 31 March 2021**, inclusive of both dates (hereinafter referred to as the “Programme Period”).
2. During the Programme Period the Cardholders who refer contact(s) of another person (referee) via the referral link made available by the HSBC on its communication material or sales agent, or at any HSBC Branch and act in accordance with these Terms and Conditions are eligible to participate in the Programme.
3. **Exclusions –**
 - 3.1. All HSBC corporate credit cardholders and staff members of HSBC shall be excluded from the Programme.
 - 3.2. All referrals for supplementary credit card/s, second credit card/s or corporate credit cards are excluded from the Programme.
4. The referral is considered successful when the referee completes and submits his/her HSBC Cashback/Rewards credit card referral application using the “Apply now” option which is made available on HSBC public website www.hsbc.lk or to HSBC sales agents or to any of HSBC branches on or before **31 March 2021** and such application is **approved** by HSBC by **15 April 2021**.
5. The Referrer should complete the referral form using the referral link in the same month as the referee submits the credit card application to HSBC.
6. (a) Upon the approval the credit card account of the referee, the Referrer will receive the following **Reward:-**

<i>No of referrals</i>	<i>Cash back Reward</i>
<i>First referral</i>	<i>Rs 2,500</i>
<i>Second referral</i>	<i>Rs 5,000/-</i>
<i>Third referral</i>	<i>Rs 7,500/-</i>

- (b) Any Referrer, referring more than 3 successful referrals during the Programme Period as set out in clause 11, will be eligible to participate in a raffle draw which will be conducted by 30th April 2021. A lucky winner from the raffle draw will win an iPhone 12

Pro. Such winners will be communicated via email, SMS and/or writing within 10 working days of conducting the draw.

7. The maximum reward payout, for a Referrer shall be Rs 15,000/- as mentioned in clause 6 (a) above and shall be by way of a cash rebate.
8. The cash rebate will be credited to the Referrers HSBC credit card account before the end of the following month from the date the referee's credit card(s) is/are approved.
9. Only the Referrers with HSBC credit card accounts which are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion over the entire Programme Period and at the time of fulfillment will be eligible for the Reward. In the event that the 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 referral from the Programme and the relevant Cardholder shall not be entitled to any Reward/compensation whatsoever.
10. If more than one Referrer refers the same referee to HSBC and an HSBC credit card account is subsequently approved, based on HSBC's records the first Referrer who submits the referral form to HSBC will be entitled to the Reward.
11. Regardless of the number of referrals made for the same new referee/contact/ potential HSBC credit card account, the Referrer shall only be deemed as having made one successful referral if the credit card application is **approved**.
12. Referrers shall not be entitled to receive the Reward if the referee is:-
 - (a) an existing HSBC credit cardholder;
 - (b) an existing HSBC credit cardholder who is upgrading his/her HSBC credit card; or
 - (c) a person who has closed his/her HSBC credit card account within the last twelve (12) months.
13. 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.
14. The Reward is not refundable, transferrable to another person or exchangeable for Reward Points or other reward items of HSBC.
15. HSBC has the right to exclude anyone from this Programme in its sole and absolute discretion without any obligation to provide notice or reason.

16. HSBC's decision on all matters relating to the Programme, including without limitation on the time of receipt of the referral and approval of credit card application forms by HSBC shall be final and conclusive. No correspondence will be entertained.
17. HSBC reserves the right in its absolute discretion to vary, delete or add to any of these Terms and Conditions of this Programme, change or withdraw the Programme, at any time without giving any reason or prior notice to the Cardholders.
18. To the Cardholders who are eligible for the Reward, a SMS will be sent to the Cardholders`/Referrers` mobile number registered with the Bank confirming the Reward.
19. Nothing herein amounts to a commitment or representation by HSBC to conduct similar programmes/promotions in the future.
20. In the event of any dispute arising out of this Programme or the Terms and Conditions, the decision of HSBC shall be final and conclusive.
21. Only the fully completed referral forms shall qualify for this Programme.
22. The general terms and conditions of HSBC credit card shall apply to this Programme.
23. All written communications with regard to the Programme should be addressed to The Manager, Credit Cards, 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 creditcards@hsbc.com.lk
24. These Terms and Conditions shall be governed and construed in accordance with the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.