

The Terms and Conditions of “Spend & WIN” HSBC Credit Card Promotion

1. The “Spend & Win” Promotion (hereinafter referred to as the “Promotion”) of The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka Branch (hereinafter referred to as “HSBC/ Bank”) is open to all holders of valid HSBC credit cards issued locally (hereinafter referred to as “Credit Card”), excluding all HSBC corporate credit cardholders and staff members of HSBC (hereinafter referred to as “Cardholders”).
2. The Promotion shall be effective from 20 November 2024 to 31 December 2024, inclusive of both days (hereinafter referred to as the “Promotional Period”).
3. Cardholders can register to participate in this Promotion till 31 December 2024 by sending a SMS typing “**iWIN**” to 4774 from their mobile number registered with the Bank HSBC. A confirmation SMS will be sent to the Cardholder upon successful registration and winners will be selected only from the registered base.
4. During the Promotional Period Cardholders can swipe the Credit Card to perform any of the below transactions, excluding transactions referred in clause 7 below and earn points as follows (hereinafter referred to as “Points”)

Spend Criteria	No of Points
Every Credit Card Transaction over LKR 3000/-	10
Obtain a New Card Instalment Plan (“CIP”) *	50
Convert a transaction to a flexi plan (“CBC”) *	30
Overseas transactions equivalent	20
Online transactions over LKR 3000/-	20
New Approved Credit Card activated with a first transaction **	50

*General T & C on CIP & Flexi is applicable.

** This includes Credit Card applications submitted before 20 November 2024 but activated during the Promotional Period.

5. Cardholders can earn points by using the Credit Card during the Promotional Period. Top 20 Cardholders with the highest points will be selected as winners & will be eligible for the below prizes:

	Prize	Quantity
Top 10 Customers	iPhone 16	10 units
Next 10 Customers	Apple Watch series 10	10 units



6. The following transactions shall not be considered under eligible transactions for the Promotion to earn points.
 - i. Fees and Charges as per Bank's Tariff and Charges and applicable tax.
 - ii. Quasi transactions such as, but not limited to, Casino or Gambling transactions performed locally, overseas, or online and crypto currency transactions.
 - iii. Overseas Cash advances
7. Transactions from both primary and supplementary HSBC credit cards shall be accumulated and the primary Cardholders will be eligible for the prize as referred in point 5.
8. The winners will be selected based on HSBC system records and only transactions posted in HSBC system on or before 15 January 2025 will be considered, and such decision shall be final and conclusive.
9. The Winners will be notified in writing on or before 31 January 2025.
10. The winners from the past 12 months (i.e. starting from 1 December 2023) of the "Spend & Win" campaign of HSBC are not eligible to participate in the current Promotion and will not be selected as winners.
11. The following terms and conditions apply to the Prize:
 - i. This Prize is non-transferable, non-refundable and cannot be exchanged for cash or credit.
 - ii. HSBC will provide the Prize in any color that is available.
 - iii. HSBC will not entertain any request to deliver the Prize.
 - iv. HSBC will not be held liable for any mishaps, injuries or accidents that may occur during usage of the Prize received under this Promotion.
 - v. The Prize does not include any accessories or items that are shown in the leaflet or website or any marketing materials, as they are for illustration purposes only.
 - vi. HSBC expressly excludes and disclaims any representations, warranties, or endorsements, express or implied.
12. In the event of any dispute regarding this Promotion, the decision of HSBC shall be final and conclusive.
13. HSBC reserves the right to modify any of the Terms and Conditions herein at its absolute discretion.
14. HSBC is not the supplier of the products or service/s offered by the merchant and shall not accept any liability in relation thereto.
15. The general HSBC credit card terms and condition shall apply to this Promotion.
16. 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.