

The “2026 HSBC Premier Referral” campaign (hereinafter referred to as the “Promotion”) of The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as “HSBC”/ “Bank”) is open to all HSBC non-Premier customer who are currently residing in Sri Lanka, excluding all HSBC Corporate credit cardholders and staff members of HSBC (hereinafter referred to as “Customer/ Cardholder”).

This Promotion is open to Customers who refer friends, colleagues, or family members to become new HSBC Premier customers (“Referees”) under the following terms and conditions.

How to make a referral (Referral/s)

1. Complete the Premier referral application form.
2. A HSBC representative will contact the Referee.
3. The Bank reserves the right to disclose the source of Referral at time of contacting the Referee.

Promotional Period

This Promotion will be valid from 01 January 2026 to 31 March 2026, inclusive of both dates.

Terms and Conditions

1. Introduction of a new HSBC customer who opens HSBC Premier account with the Bank and complies with the minimum Total Relationship Balance (“TRB”) of LKR 15 million or equivalent in foreign currency within the said Promotional Period, shall constitute a successful completion of a Referral as determined by the Bank subject to the general Terms and Conditions below.
2. The reward for the successful Referrals will be as follows:

Number of Successful Referrals	Reward
1st successful Referral	A cashback of LKR 10,000/-
2nd successful Referral	A cashback of LKR 15,000/-
3rd successful Referral and above	A cashback of LKR 20,000/-

Promotional Conditions

1. To be eligible for Cashback, the referrer must hold an active HSBC credit card in good standing at the time of crediting the cash back.
2. Cashback/rebate earned will be credited to the primary Cardholder's credit card account within 30 Bank working days from the date the referral becomes successful.
3. Cashback/rebate amount to be credited to an account will be rounded up to two decimal places.
4. 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.
5. A referral is deemed successful upon meeting fulfilling eligibility criteria under terms and conditions section 1.0

6. All Cashback rebates will be awarded on a per account basis and not on a per Customer basis ie, A referral of a joint account will be considered as one referral and therefore will be entitled to only one Reward.
7. 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.

General Terms and Conditions

1. This Promotion shall be valid only for all HSBC existing customers who holds a valid credit card in Sri Lanka.
2. The Bank reserves the right to modify, change or withdraw all or any of the rules applicable to this Promotion at any time.
3. Any new account opening by a Referee shall strictly be subject to the internal policies and regulations of the Bank as well such terms and conditions to be prescribed by the Bank.
4. Nothing herein amounts to a commitment or representation by the Bank to conduct similar promotions in the future.
5. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final.
6. These Terms and Conditions shall be governed and construed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.