

Terms and Conditions

1. The HSBC Credit Card Referral Programme (the "Referral Programme") is open to all existing HSBC credit cardholders **from 1 January 2017 to 30 June 2017** (both dates inclusive) ("the promotion period").

2. Existing HSBC credit cardholders (locally issued credit card only) who refer contacts via the referral form on HSBC's website at www.hsbc.com.lk or by handing over a referral to any of the HSBC branches and act in accordance with these terms and conditions are eligible to participate in the Referral Programme.

3. All written communications with regard to the Referral Programme should be addressed to: The Manager, Credit Cards, The Hongkong and Shanghai Banking Corporation Ltd, No 24, Sir Baron Jayatilake Mawatha, Colombo 1. Enquiries could also be made at the Bank's Call Centre number 4 4722 00 or via e-mail address personalbanking@hsbc.com.lk

4. Exclusions

4.1 All HSBC corporate credit cardholders and Staff members of HSBC shall be excluded from the Referral Programme

4.2 All referrals for supplementary credit card/s, second credit card/s or corporate credit cards are excluded from the Referral Programme

4.3 All referrals of existing Premier and Advance credit cards and credit cards offered through Premier and Advance propositions shall be excluded from the Referral Programme

5. The referral is considered successful when the referee completes and submits his/her HSBC Gold, Platinum or Signature credit card referral application to our sales agents or any of our branches by **30 June 2017** and such application is **approved** by HSBC by **31 July 2017**

6. Upon approval of the credit card account, the referrer will receive the following **Reward**:- For each approved Credit Card Application – A cash rebate, as follows, would be credited to the referrers Credit Card Account. Visa Gold Card – LKR 3,000.00, Visa Platinum Card – LKR 4,000.00, Visa Signature Card – LKR 5,000.00

7. Only referrers with HSBC credit card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion over the entire promotion 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 Referral Programme and the relevant cardholder shall not be entitled to any compensation whatsoever

8. Only 20 referral could be given by one referrer during the promotion period.

9. If more than one referrer refers the same contact and an HSBC credit card account is subsequently approved, the first referrer who submits the online referral form (based on HSBC's records) will be entitled to the Reward

10. Regardless of the number of referrals made for the same new contact/ potential HSBC card account, the referrer will only be deemed as having made one successful referral if the application is **approved**.

11. Referrers will 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 months

12. HSBC reserves the right to substitute or replace the Reward with items of equal or similar value at its discretion without notice.

13. The Reward is not refundable, transferrable to another person or exchangeable for Reward Points or other reward items from HSBC

14. HSBC has the right to exclude anyone from this Referral Programme in its absolute discretion without any obligation to provide notice or reason

15. HSBC's decision on all matters relating to the Referral Programme, including without limitation on the time of receipt of the referral and application forms by HSBC is final. No correspondence will be entertained

16. HSBC reserves the right in its absolute discretion to vary, delete or add to any of these terms and conditions of this Referral Programme, change or withdraw the Referral Programme, at any time without giving any reason or prior notice. In case of any dispute, HSBC's decision is final.

17. Once a credit cardholder who referred a lead is eligible for the Reward, a SMS will be sent to the referrer confirming the rebate details and the rebate will be shown in subsequent credit card statements.

18. Nothing herein amounts to a commitment or representation by HSBC to conduct similar promotions in the future

19. In the event of a dispute arising out of this Referral Programme, the decision of HSBC shall be final

20. Only fully completed referral forms would qualify for this Referral Programme.

21. The general Terms and conditions of HSBC Gold, Platinum and Signature credit card/s apply

22. 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