

## **Terms and conditions**

| 1  | Unlace o  | thorwica  | cnacified  | the offer | ic annlicable | to HSBC | cradit card | cardholders. |
|----|-----------|-----------|------------|-----------|---------------|---------|-------------|--------------|
| Ι. | Utiless 0 | ullerwise | specified. | the oner  | is applicable | to nobe | Credit Card | carunoiders. |

2. All matters and disputes are subjected to the final decision of HSBC and the Merchants.