



## Enjoy a Greek islands cruise with your credit card

### Terms and conditions

1. The lucky draw competition starts on **16 November 2018** and ends on **31 January 2019** (both dates inclusive) – the “Competition Period”. Only transactions made during this Competition Period are valid.
2. This competition is open only to individuals who have reached 18 years of age, being resident of Mauritius and holding a valid personal Mauritian HSBC Visa and /or MasterCard Credit Card.
3. This competition is not open to employees of HSBC, corporate cards and associated advertising agency.
4. During the Competition Period, cardholders will be allocated one lucky draw number for every multiple of Rs. 1,000 spent on their HSBC Credit Card. Total spending (cash advances and purchases) made during the Competition Period will be taken into account when allocating lucky draw numbers. The lucky draw number might be allocated separately and independently, for different cards even if owned by the same individual.
5. Five entries to the lucky draw will be offered to new credit card customers for each successful new primary and supplementary credit card application approved during the Competition Period.
6. HSBC cardholders can redeem their Rewards points at the rate of 50,000 Rewards points for 50 entries in the lucky draw during the Competition Period. The Rewards Programme redemption form must be filled and submitted to the bank by 4 February 2019 latest. The redemption form can be downloaded on [www.hsbc.co.mu/rewards](http://www.hsbc.co.mu/rewards) . Note that notwithstanding these terms and conditions, Rewards programme terms and conditions will in addition apply.

7. Each lucky draw number will enable an entry in the draw. Cardholders will be made aware of their lucky draw number(s) only upon request by calling HSBC Contact Centre on 800-1234 as from mid-March 2019. No mail or letter will be sent to inform cardholders about lucky draw numbers allocated.

8. All payments on the winner's card must be up to date (i.e. not in arrears) and card account should be still active at the time of the draw.

9. The prize is a fully paid trip for two persons to selected Greek islands in July 2019. It includes the following:

- Air ticket, cruise, accommodation, airport taxes, transfers, taxes and fees, travel insurance for a cruise on Costa Luminosa to visit selected Greek islands. Trip will be as follows: **Venice( Italy), Argostoli/Kefallinia, Mykonos, Santorini, Katakolon / Olympia, Bari (Italy), Venice (Italy).**
- Pocket money of Rs. 40,000 for 2 persons. Pocket money can either be paid by cheque or credited into the winner's credit card account.

Terms and conditions of the travel:

- 1) Date of travel is scheduled from 18 to 29 July 2019
- 2) Winner should be available for travel during the above dates.
- 3) No show will be considered as non-refundable, non-exchangeable and non-redeemable.
- 4) This package cannot be redeemed or claimed against equivalent cash or kind.
- 5) All extra charges will be borne by the winners if any (i.e. changes to tickets, extension of stay, upgrades, and any add-ons)

10. The prize is **non-transferable, non-exchangeable, cannot be redeemed for cash or sold in whatever circumstances.** HSBC is not a supplier of the service offered and accepts no liability for same.

11. By participating in this lucky draw competition, HSBC cardholders agree to release and hold HSBC free of any losses, damages, rights, claims and actions of any kind in connection with this lucky draw competition or resulting from acceptance, possession, or use of any prize, including, without limitation, personal injuries, death, and property damage, and claims based on publicity rights, defamation or invasion of privacy.

12. The draw for the prize will be held at the Mauritius Turf Club in the presence of an officer of the Gaming Regulatory Authority on 29 March 2019 at 10a.m. The winner will be notified by phone call, email and/or letter.

13. All participants by entering this competition agree to be bound by the competition rules as stated in this Terms and Conditions document.

14. The prize winner by accepting the prize assigns all rights to HSBC. Accordingly, HSBC is entitled to provide their names to the supplier for travel arrangements and to publish their names and photographs in any promotion, print, point of sale or public relations material for the competition. The prize winners may be required to appear and be identified in national media at no fee.

15. The winners need to possess a valid passport as well as other required documents to be able to travel. The winners are responsible for ensuring that all visa requirements (if any) are obtained prior to travelling.

16. In case of disagreement with these present terms and conditions, customers are required to log a complaint through the bank's usual channel. ([Visit the banks' website for more details](#)). Any dispute will be resolved by HSBC and the bank's decision will be final and irrevocable.

17. HSBC reserves the right to review and modify the present terms and conditions under notification of same on the HSBC website only.

18. Participants not fulfilling the requirements set out above shall be disqualified without any compensation whatsoever.