

HSBC CREDIT CARDS

Features, Benefits & Application Process



UPDATED ON : 03 MAY 2024

			
		HSBC Cashback Credit Card	HSBC Visa Platinum Credit Card
Card Type		Super Premium	Entry Level
Benefits		Cashback	Rewards
Sourcing Criteria	Age Criteria	18 to 65 Years	
	Employment Type	Salaried	Salaried
	Min Monthly Income (₹)	33,000	33,000
	OBC Limit (₹)	70,000	70,000
Fees	First Year Fee (₹)	999	0
	Renewal Fee (₹)	999	0
	Renewal Fee Waiver	Reversed on spends of ₹2 Lacs	-
Welcome Benefits		Amazon vouchers worth ₹1000* on min. transaction of ₹10K within first 30 days (Valid from 1st Jan 2024 till 30 June 2024)	Amazon Voucher worth ₹500 on minimum transaction of ₹5,000 within 30 days* (Valid from 1st Jan 2024 till 30 June 2024)
Complimentary Lounge access		4 Complimentary Domestic Lounge visits per year (1 per quarter)	-
Rewards & Cashback	Usage Benefits	1.5% unlimited cashback on all other spends (exclusions apply)* 10% cashback on all dining, food delivery and grocery spends (capped up to 1k/billing cycle)	-
	Online Spends	1.5% Cashback on online spends	-
	Milestone Benefits	-	5X Rewards on spends of ₹400,000 in an anniversary year. Up to a maximum of 15,000 accelerated reward points
	Extra Category Benefits	-	Air miles conversion on InterMiles, British Airways and Singapore Airlines
	Fuel	-	Up to ₹3,000 annual savings on fuel surcharge