

HSBC Bank Middle East Limited

HSBC World Trader Offer Terms and Conditions

14 of March 2024 – 31 of May 2024 (Both dates inclusive)

<p>When do these Campaign Terms and Conditions apply?</p>	<ul style="list-style-type: none"> ▶ HSBC Bank Middle East Limited - UAE Branch (“we” or “us” or “HSBC”) has launched a HSBC WorldTrader Offer (the “Offer”) for customers (“you”) opening a new investment account with Interactive Brokers (U.K.) Limited (IBUK) through us during the Offer period from 14 of March 2024 to 31 of May 2024 both dates inclusive (the “Offer Period”). ▶ These terms and conditions (“Offer Terms and Conditions”) apply in respect to the Offer, during the Offer Period and set out the conditions and Eligibility Criteria (as set out below) that must be met. ▶ These Offer Terms and Conditions apply to you so far as the applicable laws and regulations permit, please read them carefully. 																				
<p>What is the eligibility criteria to participate in the Offer?</p>	<ul style="list-style-type: none"> ▶ You must be an existing banking customer of HSBC UAE. ▶ You must be eligible to open a new investment account with IBUK through us; our internal policies and investment account opening criteria applicable at the time of the Offer Period must be met. 																				
<p>What is the Offer and related terms and conditions?</p>	<p><u>The Offer:</u></p> <p>Within the Offer Period:</p> <ol style="list-style-type: none"> 1. We will not charge you of our administration fee set out in our HSBC WorldTrader Schedule of Services and Tariffs based on your equity securities and fixed income products (each an “investment holding”) in your investment account with IBUK. 2. The following transaction fees will apply with respect to your Exchange Trading Products Transactions. IBUK’s fees and charges applicable to these transactions are included. <table border="1" data-bbox="411 1310 1492 1803"> <thead> <tr style="background-color: #c00000; color: white;"> <th>Market</th> <th>Transaction Fee</th> <th>Minimum Fee per order</th> <th>Maximum fee per order</th> </tr> </thead> <tbody> <tr> <td>USA</td> <td>USD 0.01 Per share</td> <td>USD 5</td> <td>2%</td> </tr> <tr> <td>Austria, Estonia, Latvia, Lithuania, Belgium, Czech Republic, France, Germany, Italy, Netherlands, Portugal, Spain</td> <td>0.05% of Trade Value</td> <td>5 EUR</td> <td></td> </tr> <tr> <td>UK Market</td> <td>0.05% of Trade Value</td> <td>5 GBP</td> <td></td> </tr> <tr> <td>Hong Kong</td> <td>0.05% of Trade Value</td> <td>18 HKD</td> <td></td> </tr> </tbody> </table> <p>The above transaction fees are subject to 5% UAE Value Added Tax. You will also be charged any applicable third-party fees and charges, exchange market fees and stamp duties or taxes.</p>	Market	Transaction Fee	Minimum Fee per order	Maximum fee per order	USA	USD 0.01 Per share	USD 5	2%	Austria, Estonia, Latvia, Lithuania, Belgium, Czech Republic, France, Germany, Italy, Netherlands, Portugal, Spain	0.05% of Trade Value	5 EUR		UK Market	0.05% of Trade Value	5 GBP		Hong Kong	0.05% of Trade Value	18 HKD	
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<p>When and how will I receive the Offer?</p>	<p>Provided you have met the Eligibility Criteria and have opened an investment account with IBUK, the transactions fees applicable in the Offer Period will automatically apply on your transactions for Exchange Traded Products effected during the Offer Period.</p>																				

<p>Do any other Terms and Conditions apply to me?</p>	<p>YES.</p> <ul style="list-style-type: none"> ▶ As a customer of HSBC your general banking relationship with us will be governed by our HSBC Personal Banking General Terms and Conditions (UAE) as well as the General Terms and Conditions for Investment and Insurance Products. They can be found on our website at www.hsbc.ae. Please ensure you have read and understood them. ▶ After the Offer Period: <ul style="list-style-type: none"> ▶ we will apply our administration fee to your investment holdings in your IBUK investment account; and ▶ you will also be charged our standard market specific tiered transaction fees on your buy or sell orders in Exchange Traded Products. <p>Please refer to our HSBC WorldTrader Schedule of Services and Tariffs (available on our website at www.hsbc.ae) for more details.</p>
<p>What else do I need to know about the Offer?</p>	<ul style="list-style-type: none"> ▶ HSBC Staff are eligible for the Offer. ▶ We reserve the right at our discretion to alter or amend these Offer Terms and Conditions or end the Offer at any time before 31st of May 2024 without prior notice to you. Our decisions on all matters relating to the Offer shall be final and conclusive. ▶ This Offer is in addition to HSBC’s SuperStart Campaign Offer. HSBC reserves the sole right to decide on whether you are eligible for this Offer or not. ▶ You agree to take part in any related promotional activities reasonably requested by us if you qualify for the Offer. ▶ You consent to your data being stored, transferred and processed (either in UAE or overseas) by HSBC, any of its group companies and their respective authorized third parties and you consent to any of HSBC, its group companies and their authorized third parties to contact you if you qualify for any of the Offer. ▶ Participating in this Offer does not grant entrants the right to use HSBC’s name, logo or images from or relating to the Offer without HSBC’s explicit written approval. Entrants may not make any public announcement regarding any other aspect of this Offer without HSBC’s prior written consent and any breach of this provision shall confer a right on the HSBC at HSBC’s discretion not to apply the Offer without notice. ▶ We will not be liable (to the extent permitted by law and regulation) for any loss or damage arising out of organizing, holding or extending this Offer. This clause does not seek to exclude the liability of HSBC for (a) death or personal injury caused by their negligence, (b) fraud or fraudulent misrepresentation, and/or (c) any other matter for which it would be unlawful for them to exclude or attempt to exclude their liability. ▶ All offers must be read in conjunction with the product literature and any relevant terms and conditions. For all rates, fees and charges (other than what is covered in this Offer) please refer to our Schedule of Services and Tariffs, which can be found on our website at www.hsbc.ae. ▶ These Offer Terms and Conditions shall be governed in all respects by the federal laws of the United Arab Emirates, and in particular by the laws of the Emirate of Dubai. All disputes relating to these Offer Terms and Conditions shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates. ▶ Each of the terms and conditions set out in these Offer Terms and Conditions needs to be met.

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