

HSBC HOME LOAN 'MEGA START 2018' CAMPAIGN TERMS AND CONDITIONS

7TH JANUARY 2018 TO 31ST MARCH 2018 (BOTH DAYS INCLUSIVE)

When do these terms and conditions apply?

HSBC Bank Middle East Limited - UAE ("we" or "us" or "HSBC") has launched an offer that is available to all new and existing HSBC customers who apply for a HSBC Home Loan ("Campaign") from **7th January 2018 to 31st March 2018 (both days inclusive)**

- These terms and conditions ("**Campaign Terms and Conditions**") apply in respect of the Campaign. These apply to you so far as the law and regulation permits so please read them carefully.

Who are eligible to participate in the Campaign?

The Campaign is open to all new and existing HSBC customers who apply for a Home Loan during the Campaign Period.

- To be eligible you must be 21 years old or above and a resident of the UAE.
- Please note, whilst we may contact you about this Campaign, the HSBC Home Loan product which is part of this Campaign remain subject to eligibility criteria and we have no obligation to accept your application. HSBC shall have the right to decline any application without any responsibility to state reasons thereof.
- HSBC staff are not eligible for this campaign.

What is the offer and related T&Cs?

Home Loan Offer – Cash Back AED 2,500 (AED Two Thousand Five Hundred Only) for each successful disbursed case.

- Offer is applicable for New Home Loan applications received for Resale, Balance Transfer and/or Top-Up loans, Equity release loans, Primary sale and Last Stage Payment finances.
- Minimum loan amount for Resale, Balance Transfer, Equity release loans, Primary sale and Last Stage Payment finances is AED 350,000. Minimum loan amount for Top up loan is AED 50,000
- To be eligible for the offer, you must start an application within the campaign period and receive a Final Offer letter during the Campaign Period i.e. till 31st March 2018.
- The loan must be disbursed within the 60 days validity period of the final offer letter. For example, if you have received the final offer letter by 31st March 2018 then the loan must be disbursed by maximum 31st May 2018.
- Validity Period for Final Offer letter - 60days from the letter issue date with no extensions allowed
- In cases where customers are already being offered discounts, waivers or cashback on mortgages of more than or equal to the amount defined above the customers will not be eligible for any additional discount under this promotion offer.

When and How will I get the reward?

Upon meeting the campaign eligibility along with successful and complete disbursement of the loan, the cashback will be credited to your account with HSBC by 30 days post the date of a successful disbursement of the home loan.

Do any other Terms and Conditions apply to me?

YES.

- HSBC Bank Middle East Limited - Home Loan Terms and Conditions shall be governing your home loan, nevertheless, as a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (UAE). They can be found on our website at www.hsbc.ae. Please ensure you have read and understood them. In addition to this, where you have taken a specific HSBC product, your product will be governed by the applicable product terms and conditions. For example, any HSBC Credit Card will be governed by the HSBC Credit Card Agreement Terms. You must ensure that you have read and understood the product terms and conditions applicable to your HSBC product(s).

Account Closure & Home Loan Withdrawal

In case you pay off your loan prematurely, the campaign offer will not be withdrawn. However, there will be standard early repayment charges which is as per the Schedule of Tariffs. For more details please visit www.hsbc.ae



Together we thrive

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What else do I need to know about the Campaign?

These Campaign Terms and Conditions only apply in the UAE.

- We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time without prior notice to you. Our decisions on all matters relating to the Campaign shall be final and conclusive
- You agree to take part in any promotional activities reasonably requested by us if you qualify for any of the offers in this Campaign.
- You consent to your data being stored, transferred and processed (either in UAE or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify for any of the Campaign offers
- Participating in this Campaign does not grant entrants the right to use HSBC's name, logo or images from or relating to the Campaign without HSBC's explicit written approval. Entrants may not make any public announcement regarding the offers or any other aspect of this Campaign 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 award the offer to an entrant or withdraw the offer from a qualifier immediately and without notice
- All offers must be read in conjunction with the product literature and any relevant policy terms and conditions. For all rates, fees and charges (including overseas transactions) as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.ae.
- These Campaign 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 Campaign Terms 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 Campaign Terms and Conditions needs to be met.