

HSBC New to Bank and Existing Customers Offer Terms and Conditions

2 January 2019 – 31 March 2019 (both dates inclusive)

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched a “Superstart Switcher and Activation Campaign” (“Offer”) for new and existing customers (“you”) who wish to switch their salary to an HSBC (Premier, Advance or Personal Banking) Account during the campaign period from 2 January 2019 – 31 March 2019, both dates inclusive (the “Offer Period”) • These terms and conditions (“Offer Terms and Conditions”) apply in respect to the Offer and for Customers (New or Existing) who successfully switch their salary to an HSBC (Premier, Advance or Personal Banking) Account within the Offer Period in line with the Eligibility Criteria (“Eligibility Criteria”) outlined below. Existing Inactive customers who activate their account and/or transfer salary to their HSBC Account will also be governed by these terms and conditions. These apply to you so far as the law and regulation permits, please read them carefully.
<p>The “Eligibility Criteria” to participate in this Offer is:</p>	<ul style="list-style-type: none"> • To be eligible you must be 18 years old or above to open/re-activate an account, however, must be 21 years old to borrow money (for instance credit cards). • Must be a resident of the UAE, must be employed in the UAE and an employee of a company within the UAE who will be transferring salary to your HSBC (Premier, Advance or Personal Banking) Account • New to HSBC Customers and Existing customer must meet all our identification, documentation and verification requirements • Please note, whilst you may be contacted for this campaign as being eligible to apply, the HSBC (Premier, Advance or Personal Banking) Account remains subject to Eligibility Criteria and we have no obligation to accept your application for a new HSBC account. • You must provide a copy of your existing bank statement in UAE with another bank, showing your salary credit or deposits. • The Switcher Offer is not open to customers with existing Personal Loans with HSBC UAE To be eligible for the Offer the two consecutive salaries in your HSBC account must reflect prior 30-May-2019 <p>New to HSBC Customers</p> <ul style="list-style-type: none"> • You must apply for and open a new HSBC (Premier, Advance or Personal Banking) Account during the Campaign period and your salary must be switched to that new account within 60 days of opening the new account. • You must have an existing salary transfer banking relationship in the UAE with another bank and your salary must be new to HSBC <p>Existing to HSBC Customers</p> <ul style="list-style-type: none"> • Existing HSBC (Premier, Advance or Personal Banking) customers that are eligible for the campaign will be contacted by the bank via sms, email or call and these customers will have to register themselves as per the instructions provided by the bank. • Existing customer could be holding a card and/or an account, however, to qualify for the Cashback Offer, salary must be transferred to HSBC. • If an existing customer upgrades or downgrades his proposition and transfers his/her salary to qualify for the Campaign, the customer will receive benefits of the upgraded or downgraded proposition. Example - an existing Advance customer decides to transfer his salary during the campaign and qualifies for Premier, his account will be upgraded and Premier campaign offer will be offered. • Your existing account with HSBC must have been opened for more than 12 months prior to the campaign starting date. • For existing salary transfer customers: you must have not transferred your salary in your respective account type for the last 12 consecutive calendar months for the purpose of this Campaign.

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<p>Continue..</p> <p>The “Eligibility Criteria” to participate in this Offer is:</p>	<p>Existing to HSBC Customers – Inactive</p> <ul style="list-style-type: none"> For the purpose of this Offer, a customer would be referred to as an “Inactive Customer”, if there is no customer initiated transaction done in the last 12 months or above across all products which he/she holds with the bank. In case your are relationship with us dormant for more than 24 months, then you need to visit one of our nearest branch with supporting documents to activate your account. Existing Inactive HSBC (Premier, Advance or Personal Banking) customers who are eligible for the activation campaign will be contacted by the bank via sms, email or call and these customers will have to register themselves as per the instructions provided by the bank. Existing customer whose account is Inactive and agrees to reactivate, qualifies for an additional Cashback Activation offer. In the event the customer only activates his account and does not transfer salary will still qualify only for the Cashback Activation offer. To be eligible for Inactive Activation Cashback, your request to activate the account must be received within the Offer period <p>HSBC Premier Account</p> <ul style="list-style-type: none"> You must apply for and open a new HSBC Premier account in UAE during the Offer Period to transfer your salary. For existing customers two salary should be transferred to the account during the Offer Period. Transfer a monthly net salary of AED 50,000 or more into your HSBC Premier Account. <p>HSBC Advance Account</p> <ul style="list-style-type: none"> You must apply for and open a new HSBC Advance account in UAE during the Offer Period to transfer your salary. For existing customers two salary should be transferred to the account during the Offer Period. Transfer a monthly net salary between AED 15,000 and AED 49,999 into your HSBC Advance Account. <p>HSBC Personal Banking Account</p> <ul style="list-style-type: none"> You must apply for and open a new HSBC Personal Banking Account during the Offer Period to transfer your salary. For existing customers two salary should be transferred in the account during the Offer Period. Transfer a monthly net salary between AED 5,000 and AED 14,999 into your HSBC Personal Banking Account. 																
<p>What is the Offer and when will the Cashback be credited?</p>	<p>For the purposes of this Offer Terms and Conditions, subject to the above mentioned Eligibility Criteria and being met with successful transfer of salary to your respective HSBC (Premier/ Advance/Personal Banking) Account, the Offer shall mean the following</p> <table border="1" data-bbox="317 1352 1497 1720"> <thead> <tr> <th></th> <th>HSBC Premier Account</th> <th>HSBC Advance Account</th> <th>HSBC Personal Banking Account</th> </tr> </thead> <tbody> <tr> <td>New to HSBC Customer (Salary Transfer Cashback - Offer)</td> <td>AED 2,000</td> <td>AED 1,000</td> <td>AED 500</td> </tr> <tr> <td>Existing HSBC Customer (Salary Transfer Cashback - Offer)</td> <td>AED 3,000</td> <td>AED 1,500</td> <td>AED 750</td> </tr> <tr> <td>Existing HSBC Customer (Inactive* Activation Cashback – Offer)</td> <td>AED 100</td> <td>AED 75</td> <td>AED 50</td> </tr> </tbody> </table> <p>*If an Existing HSBC Customer activates his/her Inactive account and starts transferring his/her salary during the Offer Period, then he/she will be eligible for both Salary Transfer and Inactive Activation Cashback Offers.</p> <p>The Cashback will be credited to your HSBC account after 60 calendar days of transferring minimum 2 consecutive salaries into your account. For Activation cases, the Inactive Activation Cashback will be credited your account within 60 days of the account activation date.</p> <p>Please read the “Account Closure and Interrupted Salary Transfers” section below as there may be instances where you will no longer be eligible, or may be liable to repay the Cashback.</p>		HSBC Premier Account	HSBC Advance Account	HSBC Personal Banking Account	New to HSBC Customer (Salary Transfer Cashback - Offer)	AED 2,000	AED 1,000	AED 500	Existing HSBC Customer (Salary Transfer Cashback - Offer)	AED 3,000	AED 1,500	AED 750	Existing HSBC Customer (Inactive* Activation Cashback – Offer)	AED 100	AED 75	AED 50
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Account Closure and Interrupted Salary Transfers	<p>If you close your HSBC account within less than 180 calendar days from your first salary credit to your HSBC account then:</p> <ul style="list-style-type: none">• You will be no longer be eligible for the Cashback offer if you have not yet received it• Where you have received the Cashback in to your HSBC account then HSBC reserves the right to reverse the amount from any one of your accounts or your credit cards held with HSBC. <p>If your fail to transfer 6 consecutive salary payments and your salary transfer is interrupted within less than 180 calendar days from the date of your first salary credit to your HSBC account, then:</p> <ul style="list-style-type: none">• You will be no longer be eligible for the Cashback offer if you have not yet received it• Where you have received the Cashback in to your HSBC account then HSBC reserves the right to reverse the amount from any one of your accounts or your credit cards held with HSBC.
What else do I need to know about the Offer?	<ul style="list-style-type: none">• These Offer Terms and Conditions only apply in the UAE. HSBC Staff are not eligible for this campaign.• We reserve the right at our discretion to alter or amend these Offer Terms and Conditions or end the Offer at any time before 31 March 2019 without prior notice to you. Our decisions on all matters relating to the Offer shall be final and conclusive.• This Offer is not valid in conjunction with any other offer provided by HSBC to its' existing or new customers and HSBC reserves the sole right to decide on whether you are eligible for this Offer or not.• You agree to take part in any 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, its group companies and its authorized third parties to contact you if you qualify the Offer.• Participating in this campaign 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 give the cash reward to an entrant or debit the cash back from a qualifier immediately and without notice.• In addition to these campaign Terms and Conditions, the HSBC Personal Banking General Terms and Conditions (UAE), the HSBC Credit Card Agreement Terms for the UAE and any separate terms and conditions as available on shall apply. 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.• 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 Campaign. 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.• 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 shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates.