# Bonus Allocation Offer - Regular Investments

**Offer Period:** 2 February 2020 to 30 April 2020 (both days inclusive) (the "**Offer Period**")

**Details of the Offer**: For customers who set up a savings plan (whether Regular or Perpetual Savings Plan) into mutual fund investments within the Offer Period, the customer will receive a bonus allocation of up to 50% of the fees on the 1st installment (excluding VAT) subject to the figures set out in the table below and Offer terms and conditions in this document (the "**Offer**").

| Bonus allocation amount* | 1st Installment Investment Amount ($) |
|---|---|
| 25% of the upfront fees paid for the first installment* | $ 1,000 - $ 2,999 |
| 50% of the upfront fees paid for the first installment* | $ 3,000 and above |

***The bonus allocation amount will be capped at the lower of the "Recommended Amount" set out in your strategic financial planning report or USD 5,000, subject to the above table.**

**How it works**

- Client will get an additional allocation of units in the relevant mutual fund, which will be calculated as a percentage of the upfront fees paid for the first installment whether a Regular Savings Plan or Perpetual Savings Plan is elected.
- **Example:**

| Regular Savings Plan | | Perpetual Savings Plan | |
|---|---|---|---|
| First installment of the investment | USD 5,000 | First installment of the investment | USD 5,000 |
| Upfront Fees for the first installment* | 3% | Upfront Fees for the first installment | 100% |
| Value of the fees | USD 150 | Value of the fees | USD 5,000 |
| VAT (If applicable) | USD 7.5 | VAT (If applicable) | USD 250 |
| Bonus allocation amount | USD 37.5<br>(150 * 25%) | Bonus allocation amount | USD 2,500<br>(5,000 * 50%) |
| *Note: The fees for the Regular Savings Plan are applicable for each installment. | | | |

**Offer terms and conditions**

- This Offer is provided by HSBC Bank Middle East Limited, UAE Branch in the UAE **("we", "us", "our").**
- This Offer is applicable for all advised new/top-up regular investment applications into mutual funds submitted and executed during the Offer Period, including for the avoidance of doubt, "insistent customer" journeys where advice is given to the customer but the customer chooses to act against that advice.
- This Offer is not applicable for "**execution only**" sales (i.e. where no advice has been provided by us to the customer).
- The bonus allocation amount will be capped at the lower of the "Recommended Amount" (as recorded in the strategic financial planning report that the customer has received from us) or USD 5,000, subject to the table as specified under the heading **"Details of the Offer".**

**Example 1**

- Customer Surplus Income: USD 8,000
- Recommended Amount: USD 8,000
- Actual Investment (Perpetual Savings Plan): USD 6,000
- Upfront Fees on the 1st installment: USD 6,000
- Bonus Allocation Amount: USD 3,000

  (Lower of Recommended Amount or USD 5,000) (50% *USD 6,000)

**Example 2**

- Customer Surplus Income: USD 100,000
- Recommended Amount: USD 50,000
- Actual Investment (Perpetual Savings Plan): USD 40,000
- Upfront Fees on the 1st installment: USD 40,000
- Bonus Allocation Amount: USD 5,000

  (50% * USD 40,000 would be USD 20,000 which is over the capped amount, hence the bonus allocation for the above example would be USD 5,000)

- There is no cash equivalent. No credits will be applied to any bank account the customer holds with us. The bonus allocation will be in the form of units in the same fund(s) as the original investment only.
- The bonus allocation of units will be assigned for all successful investment transactions submitted for processing before the relevant cut off times on 30 April 2020.
- This Offer must be read in conjunction with the product literature, and should not be construed as an offer to buy or sell securities.
- The bank will have sole discretion to determine the date on which any bonus allocation units are purchased which would impact the net asset value (NAV) of these units. The bonus allocation units will be purchased no later than 30 June 2020.
- This Offer may not be used in conjunction with any other promotion, offer or discount on investment products.
- We reserve the right at our discretion to alter or amend these terms and conditions or end the Offer at any time without prior notice to you.
- Our decisions on all matters relating to this Offer shall be final and conclusive.

**Customer declaration**:

I/We have read the above terms and conditions of the Offer and understand that I/we will be assigned the bonus allocation units determined in accordance with the terms and conditions set out above and give my/our instructions to HSBC Bank Middle East Limited to purchase any bonus units in line with the Offer terms and conditions.

Customer Name & Signature:

Customer Bank Account Number:

Customer Name & Signature:

Customer Bank Account Number:

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