

## HSBC New to Bank and Existing Customers Offer Terms and Conditions

2 January 2019 – 31 July 2019 (Both dates inclusive)

<p><b>When do these terms and conditions apply?</b></p>	<ul style="list-style-type: none"> <li>• HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched a “<b>Superstart Switcher and Activation Campaign</b>” (“<b>Offer</b>”) for new and existing customers (“<b>you</b>”) who wish to deposit the eligibility amount to their HSBC (Premier and Advance) Account during the campaign period from <b>2 January 2019 – 31 July 2019</b>, both dates inclusive (the “<b>Offer Period</b>”). Existing deposit based customers, who are currently not meeting the eligibility criteria and fund their account within the campaign period will also qualify for the offer.</li> <li>• These terms and conditions (“<b>Offer Terms and Conditions</b>”) apply in respect to the Offer and for Customers (New or Existing) who successfully deposit funds into an HSBC (Premier and Advance) Account within the Offer Period in line with the Eligibility Criteria (“<b>Eligibility Criteria</b>”) outlined below. Existing <b>Inactive</b> customers who activate their account and Deposit funds 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.</li> </ul>
<p><b>The “Eligibility Criteria” to participate in this Offer is:</b></p>	<ul style="list-style-type: none"> <li>• 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).</li> <li>• Must be a resident of the UAE, must be employed in the UAE and who will be transferring deposit to your HSBC (Premier and Advance) Account</li> <li>• New to HSBC Customers and Existing customer must meet all our identification, documentation and verification requirements</li> <li>• Please note, whilst you may be contacted for this campaign as being eligible to apply, the HSBC (Premier and Advance) Account remains subject to Eligibility Criteria and we have no obligation to accept your application for a new HSBC account.</li> <li>• To be eligible for the Offer deposit of funds in your HSBC account must reflect prior 30 September 2019</li> </ul> <p><b>New to HSBC Customers</b></p> <ul style="list-style-type: none"> <li>• You must apply for and open a new HSBC (Premier and Advance) Account during the Campaign period and fund the new account within 60 days of opening the account.</li> </ul> <p><b>Existing to HSBC Customers</b></p> <ul style="list-style-type: none"> <li>• Existing HSBC (Premier and Advance) 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.</li> <li>• Existing customer could be holding a card and/or an account, however, to qualify for the Cashback Offer, proposition qualification deposit must be transferred to HSBC.</li> <li>• If an existing customer upgrades or downgrades his proposition and deposits the funds to qualify for the Campaign, the customer will receive benefits of the upgraded or downgraded proposition. Example - an existing Advance customer decides to deposit funds to the amount of AED 350,000 during the campaign and qualifies for Premier, his account will be upgraded and Premier campaign offer will be offered.</li> <li>• Your existing account with HSBC must have been opened for more than 12 months prior to the campaign starting date.</li> <li>• For existing balance based customers : you must have not maintained the eligibility balance of your respective account type for the last 12 consecutive calendar months whereby the funds to be deposited for the purpose of this Campaign should be totally new funds.</li> </ul> <p><b>Existing to HSBC Customers – Inactive</b></p> <ul style="list-style-type: none"> <li>• For the purpose of this Offer, a customer would be referred to as an “<b>Inactive Customer</b>”, 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.</li> <li>• In case your relationship with us is dormant for more than 24 months, then you need to visit one of our nearest branch with supporting documents to activate your account.</li> <li>• Existing Inactive HSBC (Premier and Advance) 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.</li> <li>• Existing customer whose account is <b>Inactive</b> and agrees to reactivate, qualifies for an additional Cashback Activation offer. In the event the customer only activates his account and does not fund the account will still qualify only for the Cashback Activation offer.</li> <li>• To be eligible for Inactive Activation Cashback, your request to activate the account must be received within the Offer period</li> </ul>

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	<p><b>HSBC Premier Account</b></p> <ul style="list-style-type: none"> <li>You must apply for and open a new HSBC Premier account in UAE during the Offer Period and have the account funded. For existing customers account to be funded to meet qualification criteria during the Offer Period.</li> <li>Maintain a minimum monthly average balance of AED 350,000 (or equivalent in any other currency) in deposits and/or investments</li> </ul> <p><b>HSBC Advance Account</b></p> <ul style="list-style-type: none"> <li>You must apply for and open a new HSBC Advance account in UAE during the Offer Period and have the account funded. For existing customers account to be funded to meet qualification criteria during the Offer Period.</li> <li>Maintain a minimum monthly average balance of AED 100,000 (or equivalent in any other currency) in deposits and/or investments</li> </ul>												
<p><b>What is the Offer and when will the cashback be credited</b></p>	<p>For the purposes of this Offer Terms and Conditions, subject to the above mentioned Eligibility Criteria and being met with successful deposit of funds to your respective HSBC (Premier and Advance) Account, the <b>Offer</b> shall mean the following</p> <table border="1" data-bbox="311 721 1503 1003"> <thead> <tr> <th></th> <th>HSBC Premier Account</th> <th>HSBC Advance Account</th> </tr> </thead> <tbody> <tr> <td>New to HSBC Customer (Deposit Cashback - Offer)</td> <td>AED 2,000</td> <td>AED 1,000</td> </tr> <tr> <td>Existing HSBC Customer (Deposit Transfer Cashback - Offer)</td> <td>AED 3,000</td> <td>AED 1,500</td> </tr> <tr> <td>Existing HSBC Customer (Inactive* Activation Cashback – Offer)</td> <td>AED 100</td> <td>AED 75</td> </tr> </tbody> </table> <p>*If an Existing HSBC Customer activates his/her Inactive account and deposits funds during the Offer Period, then he/she will be eligible for both Deposit and Inactive Activation Cashback Offers. The Cashback will be credited to your HSBC account after <b>60 calendar days</b> of depositing the qualifying criteria for the proposition and the balance in your account for a minimum of 2 months. 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 “<b>Account Closure and Non Fulfilment of Deposit</b>” 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	New to HSBC Customer (Deposit Cashback - Offer)	AED 2,000	AED 1,000	Existing HSBC Customer (Deposit Transfer Cashback - Offer)	AED 3,000	AED 1,500	Existing HSBC Customer (Inactive* Activation Cashback – Offer)	AED 100	AED 75
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<p><b>Account Closure and Non fulfilment of Deposit criteria</b></p>	<p>If you close your HSBC account within less than 180 calendar days from your first funds deposit to your HSBC account then:</p> <ul style="list-style-type: none"> <li>You will be no longer be eligible for the Cashback offer if you have not yet received it</li> <li>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.</li> </ul> <p>If your fail to maintain the balance for a minimum of 6 months and falls below the minimum qualifying criteria from the date of your first deposit, then:</p> <ul style="list-style-type: none"> <li>You will be no longer be eligible for the Cashback offer if you have not yet received it</li> <li>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.</li> </ul>												

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### What else do I need to know about the Offer?

- 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 July 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](http://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.