

HSBC Bank Middle East Limited

## HSBC Home Loan Arrangement Fee Discount and Valuation Fee Refund Campaign Terms and Conditions

2 January 2024 to 31 March 2024 (both days inclusive)

<b>When do these Campaign Terms and Conditions apply?</b>	<ul style="list-style-type: none"> <li>▶ HSBC Bank Middle East Limited - UAE ("<b>we</b>" or "<b>us</b>" or "<b>HSBC</b>") has launched an offer that is available to new and existing HSBC customers who apply for an HSBC Home Loan ("<b>Campaign</b>") from <b>2 January 2024 to 31 March 2024</b> (both days inclusive) ("<b>Campaign Period</b>")</li> <li>▶ These terms and conditions ("<b>Campaign Terms and Conditions</b>") apply in respect of the Campaign. These apply to you so far as the law and regulation permits so please read them carefully.</li> </ul>
<b>What is the eligibility criteria to participate in the Campaign?</b>	<ul style="list-style-type: none"> <li>▶ Subject to the Terms and Conditions below, the Campaign is open to new and existing HSBC customers who apply for a Home Loan during the Campaign Period.</li> <li>▶ To be eligible you must be 21 years' old.</li> <li>▶ Please note, whilst we may contact you about this Campaign, the HSBC Home Loan product which is part of this Campaign remains subject to our 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.</li> <li>▶ HSBC staff are not eligible for this campaign.</li> <li>▶ See also the additional eligibility criteria below.</li> </ul>
<b>What is the Offer and related T&amp;Cs?</b>	<p><b>The Offer:</b> If you fulfill all of the conditions and eligibility criteria of this Campaign then you will be entitled to the following:</p> <ol style="list-style-type: none"> <li>1. Arrangement Fee discount/waiver as follows: - <ul style="list-style-type: none"> <li>▶ <b>For all transaction types (except Balance Transfer):</b> 50% discount on standard Home Loan Arrangement Fee</li> <li>▶ <b>For Balance Transfer transactions:</b> 100% waiver of standard Home Loan Arrangement Fee</li> </ul> </li> <li>2. Valuation Fee Refund as follows: <ul style="list-style-type: none"> <li>▶ <b>For Balance transfer transactions</b> - the valuation fee (i.e. AED 2,625) will be refunded after your loan is disbursed.</li> </ul> </li> </ol> <p>The following additional eligibility criteria will apply to the Offer:</p> <ul style="list-style-type: none"> <li>▶ To be eligible for the Offer, you must submit a qualifying Home Loan application <b>and</b> receive an 'Approval In Principle' (AIP) letter during the Campaign Period (i.e. up to and including 31 March 2024).</li> <li>▶ The Offer is applicable for New Home Loan applications received during the Campaign Period.</li> <li>▶ For the purpose of the Arrangement Fee Discount/Waiver, "all transaction types" means Resale, Balance Transfer, Primary Sale, Last Stage Payment finances, Equity Release Loan and Top Up, applicability to the Offer is subject to the restrictions and limitations described above.</li> <li>▶ Minimum loan amount to qualify for the Offer is AED 350,000 (except Top up, minimum loan amount for top up is AED 50,000).</li> <li>▶ Validity Period for the AIP letter is two (2) calendar months from the letter issue date with no extensions allowed, to qualify for the Arrangement Fee discount/waiver the customer must apply for final approval of their Home Loan application during the validity period otherwise the offer will not apply.</li> <li>▶ For the purposes of the Valuation Fee Refund, the loan must be disbursed within (2) calendar months from the date of the final offer letter.</li> <li>▶ Validity Period for the final offer letter is (2) calendar months from the letter issue date with no extensions allowed.</li> <li>▶ If your AIP or Final Offer Letter expires, you will need to re-apply for a new Home Loan. If your re-application is made after the Campaign Period has expired you will be charged all relevant fees and charges as stated in our Schedule of Services and Tariffs, including the Home Loan Arrangement Fee, the valuation fee which will not be refunded and interest at the rate prevailing at that time.</li> <li>▶ This Offer cannot be used in conjunction with any other offers or discounts offered by us.</li> </ul>

<b>When and how will I redeem the Offer?</b>	<ul style="list-style-type: none"> <li>▶ The Arrangement Fee discount/waiver offer will be redeemed as follows: provided you fulfil all the conditions and eligibility criteria of this Campaign and you receive an AIP Letter during the Campaign Period, the usual Home Loan Arrangement Fee will be discounted/waived as per the Offer description above when the Arrangement Fee becomes payable.</li> <li>▶ The Valuation Fee Refund offer will be redeemed as follows: provided you fulfil all the conditions and eligibility criteria of this Campaign, when the Bank receives the Title Deed lien marked in HSBC's favour, the valuation fee (i.e. AED 2,625) will be credited to your account with HSBC within 30 working days.</li> </ul>
<b>Do any other Terms and Conditions apply to me?</b>	<p>YES.</p> <ul style="list-style-type: none"> <li>▶ Our HSBC Home Loan Terms and Conditions (UAE) shall govern your Home Loan. In addition, as a customer of HSBC your general banking relationship with us will be governed by our HSBC Personal Banking General Terms and Conditions (UAE). They can be found on our website at <a href="http://www.hsbc.ae">www.hsbc.ae</a>. Please ensure you have read and understood them.</li> <li>▶ In addition to this, where a specific HSBC product has been made available to you, 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 any of your HSBC product(s).</li> </ul>
<b>Account Closure &amp; Home Loan Withdrawal</b>	<ul style="list-style-type: none"> <li>▶ In case you pay off your Home Loan early, the Campaign Offer will not be withdrawn. However, any early repayment of your Home Loan may be subject to an Early Settlement Charge the terms of which are set out in section 7 of the Offer Letter and amount as set out in our Schedule of Services and Tariffs, which can be found on our website at <a href="http://www.hsbc.ae">www.hsbc.ae</a>.</li> </ul>
<b>What else do I need to know about the Campaign?</b>	<ul style="list-style-type: none"> <li>▶ These Campaign Terms and Conditions only apply in the UAE.</li> <li>▶ There can be no cash equivalent for the Campaign Offer rewards.</li> <li>▶ We reserve the right at our sole discretion to amend these Campaign Terms and Conditions or end the Campaign at any time without prior notice to you. Our decision on all matters relating to the Campaign shall be final and conclusive.</li> <li>▶ You agree to take part in any promotional activities reasonably requested by us if you qualify for any of the offers in this Campaign.</li> <li>▶ 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 Campaign offers.</li> <li>▶ 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 HSBC at HSBC's discretion not to award the Offer to an entrant or to withdraw the Offer from a qualifier immediately and without notice.</li> <li>▶ 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) please refer to our Schedule of Services and Tariffs, which can be found on our website at <a href="http://www.hsbc.ae">www.hsbc.ae</a>.</li> <li>▶ 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.</li> <li>▶ Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.</li> </ul>