HSBC ESAVER BONUS INTEREST CAMPAIGN Terms & Conditions

When do these terms and conditions apply?

- HSBC Bank Middle East Limited - UAE **("we" or "us" or "HSBC"**) has launched a deposits campaign for existing HSBC customers who bring in new funds (the "**Campaign**") during the campaign period which is valid from 1 November 2019 to 31 December 2019 (both days inclusive) (the "**Campaign Period**").
- These terms and conditions apply in respect to 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 for retail banking customers only.
- This Campaign is exclusive to existing HSBC customers who hold an HSBC Premier, Advance or Personal Banking account and maintain the account as per the eligibility criteria during the Campaign Period.

What is the Campaign and how does it work?

1. Each Customer who deposit new to bank ("**NTB**") funds into his/her "**Eligible Account**" which is into eSaver account during the campaign period will be eligible for this Campaign («**Eligible Customer**»).
2. This campaign applies only to depositing NTB funds in UAE Dirhams "**AED**" in Eligible Accounts.
3. Eligible Customers will earn an additional interest rate on eSaver account «**Bonus Interest Rate**» only on the NTB funds at the rates set out in the table below

New to Bank AED Balances	eSaver Standard Rates on Existing Funds	Campaign Bonus Interest Rate on NTB Funds	Total Applicable Interest Rate on NTB Funds
Less than 100K	0.60%	0.40%	**1.00%**
Between 100K - 1M	0.80%	0.45%	**1.25%**
Between 1M - 5M	1.10%	0.40%	**1.50%**
More than 5M	1.50%	1.50%	**3.00%**

4. Eligible Customers for this Campaign who bring in NTB funds during the Campaign Period will be paid a Bonus Interest only on the NTB funds for the calendar months of November 2019 and December 2019.
5. Maximum bonus interest to be paid during the Campaign Period on monthly basis into the customer account is AED 25000.
6. Bonus interest will be paid into the last eSaver account opened by the customer. s
7. For the purpose of this Campaign, the customer's Deposits Total Relationship Balance» or «**Deposits TRB**» as defined below as at the end of every month during the Campaign Period should be higher than the customer's Deposits TRB as at 31 October 2019 and only the incremental funds will be considered as eligible NTB funds for the the purpose of this Campaign.

   i. «Deposits Total Relationship Balance» or «Deposits TRB» is made up of the sum of balances for the calendar month, taking into account all Current / Savings / eSaver / Term Deposit / Investment Accounts held in the customer name with HSBC Bank Middle East Limited - UAE.

   ii. However, the NTB funds must only be kept in the eSaver account in order to be eligible.

   iii. If the NTB funds have been used for placing a Term Deposit, tied to an investment account then you will not be eligible for the campaign despite your Deposit TRB has increased.

   iv. Any Personal Loans / Mortgages facilities drawdown or any maturing / early breakage of Investment Funds / Term Deposits with HSBC UAE will not be considered as part of the Deposits TRB

   v. Any withdrawals of maturing Investments / Term Deposits will result in a reduction in customer's overall TRB

   vi. Below is an illustration of Deposits TRB and Bonus interest calculation for NTB funds:

Illustration 1		**Campaign Period**	
All Figures in AED	**As of 31 October 2019**	**As of 31 November 2019**	**As of 30 December 2019**
Customer Month End TRB	50,000	6,050,000	6,050,000
Average Account Balances		3,250,000	6,050,000
Amount eligible for bonus interest		3,200,000	6,000,000
Daily bonus interest accrued		4,025	7,525
Bonus Interest Credited to Customer's Eligible Account @ 1.5%			

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Illustration 2		Campaign Period	
All Figures in AED	**As of 31 October 2019**	**As of 31 November 2019**	**As of 31 December 2019**
Customer Month End TRB	6,000,000	6,050,000	6,050,000
Average Account Balances		6,026,667	6,050,000
Amount eligible for bonus interest		26,667	50,000
Daily bonus interest accrued		7,500	7,563
Bonus Interest Credited to Customer's Eligible Account @ 0.40%			

8. In all cases, Eligible Customers must satisfy all the conditions of this Campaign before any Bonus Interest (if any) is paid.
9. The accrued interest is calculated on the closing balance as at the end of day
10. Bonus Interest for an Eligible Account will be calculated based on the average monthly balance and paid out on monthly basis into the relevant Eligible Account.
11. Bonus Interest for eSaver accounts is subject to change. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Campaign Period) or withdraw this Campaign at any time without prior notice.

Do any other Terms and Conditions apply to me?

- Yes. 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. You must ensure that you have read and understood the product terms and conditions applicable to your HSBC product(s).

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 at any time without prior notice to you. Our decisions on all matters relating to the Campaign shall be final and conclusive.
- Where you are applying for an HSBC product, our decisions will be subject to our eligibility criteria.
- You agree to take part in any promotional activities reasonably requested by us if you are eligible for 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 offers.
- Being part of the 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 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 withdraw the Offer from a qualifier immediately and without notice.
- 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 and Conditions 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.

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