



HSBC Bank Middle East Limited

Foreign Exchange Campaign Raffle Draw Terms and Conditions

1 March 2022 – 31 May 2022 (both days inclusive)

When do these terms and conditions apply?

HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched a campaign for all existing HSBC customers who are holders of Global Money Account (GMA) and Bank Accounts (eligible current and savings accounts that you can view on your mobile banking app when selecting ‘send money internationally’).

- ▶ Campaign period is between **1 March 2022 to 31 May 2022** (both days inclusive) (the “**Campaign Period**”) (collectively the “**Campaign**”).
- ▶ **31 May 2022** will be the end of the campaign (the “**Campaign End Date**”).
- ▶ These terms and conditions (“**Campaign Terms and Conditions**”) apply in respect of the Campaign. These apply to you so far as the law and regulation permits. Please read them carefully.

Who is eligible to participate in the Campaign?

- ▶ The Campaign is open to all existing HSBC customers who are holders of Global Money Account and eligible Bank Accounts.

What is the Offer and related terms?

By participating in the Campaign and being eligible under these Terms you can be qualified for the below Offer:

Raffle Draw

- ▶ On an International foreign exchange transfer made during the Campaign Period using Global Money Account or Eligible Bank Account on your mobile to an international non HSBC account you will be eligible to enter a Raffle Draw to win AED 10,000 “**the Prize**”. The international FX transfer needs to be in a supported currency to a supported country.
- ▶ For the avoidance of doubt, you can be awarded only one entry for the Raffle Draw during the Campaign Period once you have made your first eligible transfer.
- ▶ The foreign currency conversion must be made by us. For example, if sending money abroad from an AED account with HSBC UAE, you must choose to send the payment in a currency other than AED and we will convert your AED amount to the selected foreign currency by applying the prevailing HSBC Exchange Rate for that currency pair. For the avoidance of doubt, if you choose to send the payment from AED in AED (i.e. same currency transaction) or where HSBC does not make the currency conversion (i.e. where the recipient’s bank makes the conversion) then you will not be eligible for the Raffle Draw
- ▶ Funds must be transferred to an account outside of the UAE and to a non HSBC account.
- ▶ There will be a total of 5 Prizes each of AED 10,000 during the Campaign.
- ▶ The winners of all the Prizes will be contacted by 31 July 2022.
- ▶ The winners of all the Prizes will be credited with the Prize into any one of their HSBC UAE Accounts by no later than 31 August 2022.

Do any other terms and conditions apply to me?

Yes.

- ▶ HSBC Global Money Terms and Conditions and Key Facts Statement (UAE), HSBC Personal Banking General Terms and Conditions (UAE), Online Banking Terms and Conditions (UAE) and HSBC Mobile Card Terms and Conditions apply.
- ▶ 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).

Account Closure and update of information

- ▶ Winners must ensure that an HSBC UAE account is open and remains open till 31 Aug 2022. Failure to do so may mean that they are no longer eligible for the Offer.
- ▶ Winners will be contacted by 31 July 2022 on their phone numbers or e-mail addresses registered with us. It is your responsibility to ensure that we have your updated contact details. If we have not been able to contact you (either because you are unavailable or have provided us with incorrect contact details) then the Offer (as applicable) will be transferred to the Department of Economic Development (DED) and you will no longer be able to claim the Offer (as applicable).

Important information and Warnings

- ▶ Instant transfers can only be made between HSBC accounts locally or globally in participating countries/territories. Subject to the availability of supported currencies. By “instantly” we mean typically made within 6 seconds. Transfers to HSBC accounts are virtually instant, transfers internationally to other banks may take a little longer. For more info please visit www.hsbc.ae/gma.
- ▶ We draw on a combination of factors to our users with competitive conversion rates, quoted to you at the time of making the transfer. You'll receive the HSBC Exchange Rate before you complete a transaction. This rate refreshes every 90 seconds to align to market exchange rates. The HSBC Exchange Rate includes the HSBC cost rate and a foreign currency conversion margin.
- ▶ Please refer to our website to access the transacting list of currencies and the receiving list of countries :
<https://www.hsbc.ae/configuration/modals/global-money-currencies-international/>

Warnings for Foreign Exchange Currency transactions:

- ▶ This product/service may be affected by changes in foreign currency exchange rates.
- ▶ The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.
- ▶ Correspondent and receiving banks may charge additional fees when they process the transaction
- ▶ Penalties and Fees may be applied if there is a customer error or omission in providing correct or incomplete remittance information and may cause a rejection of, or delays in the transfer. The exchange rate used for the refund of money paid by you may differ from the original rate used for the transfer. We shall not be held liable for any potential exchange rate loss.
- ▶ For recall of payments, please contact us as soon as possible on 800 4525 (Within UAE) or +971 4 227 4310 (Outside UAE). We may charge payment recall fee and the exchange rate used for the refund of money paid by you may differ from the original rate used for the transfer. We cannot guarantee that we'll be able to recall the payment successfully

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 or end the Campaign at any time without prior notice to you. Our decisions on all matters relating to the Campaign shall be final and conclusive.
- ▶ You agree to take part in any promotional activities reasonably requested by us if you qualify for the offer of 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 this Campaign or any other HSBC campaign offers.
- ▶ 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 offer or any other aspect of this Campaign 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 award the offer to an entrant or withdraw the offer from a qualifier immediately and without notice.

What else do I need to know about the Campaign? (cont.)

- ▶ The offer must be read in conjunction with the product literature and any relevant product terms and conditions. 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.
- ▶ If we suspect that you have committed any illegal act in relation to the Campaign or breached these Campaign Terms and Conditions, we reserve the right to investigate and delay crediting the Cash Reward at our discretion pending the conclusion of such investigation. If we suspect you of fraud or any other illegal act, then we reserve the right to disqualify you from this and all future campaigns or competitions and take further action with any authorities as we deem appropriate.
- ▶ For the avoidance of doubt, if we reasonably believe that you have conducted transaction activity for the purposes of abusing the terms or spirit of the Campaign, we reserve the right not to provide the Cash Reward and to bring appropriate action against such parties.
- ▶ 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.
- ▶ Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.