



HSBC Bank Middle East Limited

HSBC Home Loan 'Super Start 2022' Campaign Terms and Conditions

03 January 2022 to 03 May 2022 (both days inclusive)

When do these Campaign Terms and Conditions apply?

- ▶ HSBC Bank Middle East Limited - UAE ("we" or "us" or "HSBC") has launched an offer that is available to all new and existing HSBC customers who apply for an HSBC Home Loan ("Campaign") from **03 January 2022 to 03 May 2022 (both days inclusive)** ("Campaign Period")
- ▶ 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 so please read them carefully.

What is the eligibility criteria to participate in the Campaign?

- ▶ The Campaign is open to all new and existing HSBC customers who apply for a Home Loan during the Campaign Period.
- ▶ To be eligible you must be 21 years' old.
- ▶ 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.
- ▶ HSBC staff are not eligible for this campaign.

What is the Offer and related T&Cs?

The Offer: If you fulfill all of the conditions and eligibility criteria of this Campaign then you will be entitled to the following:

- (a) A waiver of our Home Loan Arrangement Fee; and
- (b) Cash back offer, (exclusive offer for online application only) the amount of which can be found in the table below. In order to be eligible for the Campaign, you must have applied online for a Home Loan via www.hsbc.ae "Online"

Loan Amount (AED)	Cash Back amount (AED)
Up to AED 2 Million	AED 2,000 (AED Two thousand only)
Above 2 Million	AED 3,000 (AED Three thousand only)

The following eligibility criteria apply to the Offer:

- (c) To be eligible for the Offer, you must submit a Home Loan application **and** receive an 'Approval In Principle' (AIP) letter during the Campaign Period (i.e. up to and including 03 May 2022).
- (d) The Offer is applicable for New Home Loan applications received for Resale, Balance Transfer, Primary Sale and Last Stage Payment finances.
- (e) Minimum loan amount is AED 350,000.
- (f) Validity Period for the AIP letter is two (2) calendar months from the letter issue date with no extensions allowed.
- (g) This Offer cannot be used in conjunction with any other offers or discounts offered by us.
- (h) 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, we reserve the right to charge you all relevant fees and charges as stated in our Schedule of Services and Tariffs, including the Home Loan Arrangement Fee and prevailing interest rate at the time.

When and How will I receive the Offer?

If you fulfill all the conditions and eligibility criteria of this Campaign and upon the receipt of an AIP Letter during the Campaign Period, you will:

- ▶ Not be charged the usual Home Loan Arrangement Fee; and
- ▶ Any applicable Cash Back will be credited into your HSBC current account within 60 working days after the home loan has been disbursed. In the case of a joint home loan, the Cash Back will be credit to joint current account. You must ensure that your current account remains open as failure to do this may mean we are unable to provide you with the applicable Cash Back.

Do any other Terms and Conditions apply to me?

YES.

- ▶ Our HSBC Home Loan Terms and Conditions (UAE) and the HSBC Offer Letter you have entered into 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 www.hsbc.ae. Please ensure you have read and understood them.
- ▶ 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).

Account Closure & Home Loan Withdrawal

- ▶ 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 www.hsbc.ae.

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 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.
- ▶ You agree to take part in any promotional activities reasonably requested by us if you qualify for any of the offers in this Campaign.
- ▶ 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.
- ▶ 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.
- ▶ 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 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 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.