



HSBC Bank Middle East Limited

## HSBC UAE Personal Loan Campaign Terms and Conditions

January 6 2022 - April 6 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 a campaign for all new and existing HSBC customers who are approved for a new HSBC Personal Loan or for a top up on your existing HSBC Personal Loan between **6th January 2022 to 6th April 2022** (both days inclusive) (the “**Campaign Period**”) (collectively the “**Campaign**”).
- ▶ **6th April 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.

### What is the eligibility criteria to participate in the Campaign?

- ▶ The Campaign is open to all new and existing HSBC customers (including HSBC Staff) who apply for a new HSBC Personal Loan, a Top Up on an existing HSBC Personal Loan or would like to transfer their existing Personal Loan from an another Bank to HSBC within the Campaign Period and its gets approved and disbursed.
- ▶ Please note the final approval is subject to satisfactory documentation, salary transfer, internal policy and credit bureau checks.
- ▶ To be eligible, you must be:
  - 1) 21 years old;
  - 2) a resident of the UAE;
  - 3) employed in the UAE; and
  - 4) transferring your salary to HSBC Bank UAE.
- ▶ To be eligible for the offer, the employer must be listed under the HSBC Approved Employer List.
- ▶ To be eligible for Top Up on an existing HSBC Personal Loan, you must have been paying your installments under you existing personal loan at least for one year without default.

### What is the Offer and related T&Cs?

- ▶ For new HSBC Personal Loans and existing loans transferred from an another Bank to HSBC, once it is successfully approved and disbursed, the arrangement fee will be fully waived on the final approved loan amount if the employer is listed under the HSBC Approved Employer list.
- ▶ For HSBC Personal Loan top ups, once it is successfully approved and disbursed, the arrangement fee will be fully waived on the final approved incremental loan amount if the employer is listed under the HSBC Approved Employer list.
- ▶ The disbursement of your Loan must be completed within the campaign period or 15 calendar days after Campaign End Date at the maximum to be eligible for the Offer.

### Do any other terms and conditions apply to me?

- Yes.**
- ▶ Our ‘Personal Loan Terms & Conditions UAE’ will govern your Personal 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)’
  - ▶ Both sets of terms are available on our website [www.hsbc.ae](http://www.hsbc.ae). Please ensure you have read and understood them carefully.
  - ▶ 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?

- ▶ 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.
- ▶ 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](http://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.