

HSBC Bank Middle East Limited

## HSBC WorldTrader Offer Terms and Conditions – Customers with no investments prior to the offer period

25 November 2024 – 31 December 2024 (both dates inclusive)

<p><b>When do these Campaign Terms and Conditions apply?</b></p>	<ul style="list-style-type: none"> <li>▶ HSBC Bank Middle East Limited - UAE Branch (“we” or “us” or “HSBC”) has launched a HSBC WorldTrader Offer (the “Offer”) for customers (“you”) who opened, through us, a new investment account with Interactive Brokers (U.K.) Limited (IBUK) (the <b>WorldTrader Investment Account</b>) before <b>1st October 2024</b>. The Offer Period will be from <b>25<sup>th</sup> November to 31<sup>st</sup> December 2024</b> both dates inclusive (the <b>Offer Period</b>).</li> <li>▶ These Offer Terms and Conditions apply if you have <b>not done any investment transactions, or do not hold any investments</b>, in your WorldTrader Investment Account before 1<sup>st</sup> October 2024.</li> <li>▶ These terms and conditions (“Offer Terms and Conditions”) apply in respect to the Offer, during the Offer Period and set out the conditions and eligibility criteria (as set out below) that must be met.</li> <li>▶ These Offer Terms and Conditions apply to you so far as the applicable laws and regulations permit, please read them carefully.</li> </ul>												
<p><b>What is the eligibility criteria to participate in the Offer?</b></p>	<ul style="list-style-type: none"> <li>▶ You must be an existing banking customer of HSBC UAE.</li> <li>▶ You have made one or more investment transactions (buy or sell) in Exchange Traded Products (Equities &amp; Exchange Traded Funds) in your WorldTrader Investment Account during the Offer Period (each an <b>Investment Transaction</b>).</li> <li>▶ You have not participated in any other offer from us or received any form of cashback, discount or similar benefit for the same Investment Transaction(s) via other offers from HSBC UAE.</li> </ul>												
<p><b>What is the Offer and related terms and conditions?</b></p>	<p><b><u>The Offer:</u></b></p> <ol style="list-style-type: none"> <li>1. We will send a fixed cashback amount to your USD investment funding account for each Investment Transaction placed and fully executed within the Offer Period, up to USD 100 and as per the following table.</li> <li>2. All four Investment Transactions <b>must be placed and fully executed within the Offer Period.</b></li> </ol> <table border="1" data-bbox="371 1442 1492 1736"> <thead> <tr> <th style="text-align: center;">Investment Transaction</th> <th style="text-align: center;">Fixed Cashback amount (USD)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Your <b>1<sup>st</sup></b> executed trade</td> <td style="text-align: center;">\$10</td> </tr> <tr> <td style="text-align: center;">Your <b>2<sup>nd</sup></b> executed trade</td> <td style="text-align: center;">\$15</td> </tr> <tr> <td style="text-align: center;">Your <b>3<sup>rd</sup></b> executed trade</td> <td style="text-align: center;">\$25</td> </tr> <tr> <td style="text-align: center;">Your <b>4<sup>th</sup></b> executed trade</td> <td style="text-align: center;">\$50</td> </tr> <tr> <td style="text-align: center;"><b>Total cashback for 4 trades within the Offer Period</b></td> <td style="text-align: center;"><b>\$100</b></td> </tr> </tbody> </table> <p><b><u>What is not included in the Offer:</u></b></p> <p>The following items are not in the scope of the Offer:</p> <ol style="list-style-type: none"> <li>1. Our standard Transaction Fees will apply on your trades executed through the HSBC WorldTrader platform.</li> <li>2. 5% UAE Value Added Tax will be applied to the Transaction Fees.</li> <li>3. You will also be charged any applicable third-party fees and charges, exchange market fees and stamp duties or taxes.</li> <li>4. Transaction fee charged on your mutual fund or fixed income product transactions.</li> </ol>	Investment Transaction	Fixed Cashback amount (USD)	Your <b>1<sup>st</sup></b> executed trade	\$10	Your <b>2<sup>nd</sup></b> executed trade	\$15	Your <b>3<sup>rd</sup></b> executed trade	\$25	Your <b>4<sup>th</sup></b> executed trade	\$50	<b>Total cashback for 4 trades within the Offer Period</b>	<b>\$100</b>
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<p><b>When and how will I receive the Offer?</b></p>	<ul style="list-style-type: none"> <li>▶ Provided you have met the eligibility criteria, the fixed cashback amount(s) will be credited to your USD Investment Funding Account after the Offer Period ends, <b>no later than 90 days after the Offer Period has ended.</b></li> <li>▶ Your fixed cashback amount(s) will be paid in USD and we will use your Investment Funding Account in USD to make this payment to you. If your Investment Funding Account is closed at the time of our cashback payment, we will use your bank account held with us to make the payment and where applicable, we will use our prevailing foreign exchange rate to convert the payment amount into the currency of your bank account and credit the converted amount to that account.</li> </ul>
<p><b>Do any other Terms and Conditions apply to me?</b></p>	<p>YES.</p> <ul style="list-style-type: none"> <li>▶ As a customer of HSBC your general banking relationship with us will be governed by our HSBC Personal Banking General Terms and Conditions (UAE) as well as the General Terms and Conditions for Investment and Insurance Products and HSBC WorldTrader Online Trading Platform Services. 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>▶ Please refer to our HSBC WorldTrader Schedule of Services and Tariffs (available on our website at <a href="http://www.hsbc.ae">www.hsbc.ae</a>) for more details.</li> </ul>
<p><b>What else do I need to know about the Offer?</b></p>	<ul style="list-style-type: none"> <li>▶ HSBC Staff are eligible for the Offer.</li> <li>▶ We reserve the right at our discretion to amend these Offer Terms and Conditions or end the Offer at any time before 31st December 2024 by notice on our website at <a href="http://www.hsbc.ae">www.hsbc.ae</a>.</li> <li>▶ HSBC reserves the sole right to decide on whether you are eligible for this Offer or not.</li> <li>▶ Participating in this Offer does not grant entrants the right to use HSBC's name, logo or images from or relating to the Offer without HSBC's explicit written approval. Participants in this Offer may not make any public comment (including via social media) regarding any aspect of this Offer 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 apply the Offer or to claw-back the Offer from the participant concerned without prior notice.</li> <li>▶ We will not be liable (to the extent permitted by law and regulation) for any loss or damage arising out of organizing, holding or extending this Offer. This clause does not seek to exclude the liability of HSBC for (a) death or personal injury caused by their negligence, (b) fraud or fraudulent misrepresentation, and/or (c) any other matter for which it would be unlawful for them to exclude or attempt to exclude their liability.</li> <li>▶ These Offer 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 Offer Terms and Conditions shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates.</li> </ul>

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