

HSBC WorldTrader: Recurring Investment Campaign Terms and Conditions

15th Jan 2025 – 30th April 2025 (both dates inclusive)

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> HSBC Bank Middle East Limited, UAE branch (“we” or “us” or “HSBC”) has launched a cashback offer (the “Offer”) for clients (“you”) who satisfy the eligibility criteria outlined within these terms and conditions (“Eligibility Criteria”) and set up a new recurring investment plan through the HSBC WorldTrader platform during the period of 15th Jan 2025 – 30th April 2025 (both dates inclusive) (the “Offer Period”). These terms and conditions (“Offer Terms and Conditions”) apply to you so far as the law and regulation permits, please read them carefully. 																																																																														
<p>Who is eligible to participate in the Offer and what is the Eligibility Criteria?</p>	<ul style="list-style-type: none"> You must be an existing customer of HSBC UAE. To be eligible you must be 21 years old or above. HSBC reserves the sole right to decide on whether you are eligible for the Offer. You will not be eligible for the Offer if you have received a discount on standard transaction fees already. 																																																																														
<p>What is the Offer and how does it work?</p>	<ul style="list-style-type: none"> When you successfully set up a new recurring investment plan to invest in equities or exchange traded funds (ETFs) on a pre-determined frequency and instalment amount through the HSBC WorldTrader platform within the Offer Period, we will make a cashback to your investment funding account of the transaction fees charged for all your orders executed under this plan (excluding the applicable UAE Value Added Tax (VAT), up to a maximum total cashback of USD 100. See example below, for illustrative purposes. The Offer applies to new recurring investment plans set up during the Offer Period. <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>January</th> <th>February</th> <th>March</th> <th>April</th> <th>Total cashback</th> </tr> </thead> <tbody> <tr> <td colspan="6">Example: Recurring investment plan 1</td> </tr> <tr> <td>Recurring investment value</td> <td>\$1,000</td> <td>\$1,000</td> <td>\$1,000</td> <td>\$1,000</td> <td></td> </tr> <tr> <td>Transaction Fees charged (excl. VAT)</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td></td> </tr> <tr> <td>Total cashback</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$60</td> </tr> <tr> <td colspan="6">Example: Recurring investment plan 2</td> </tr> <tr> <td>Recurring investment value</td> <td>\$2,000</td> <td>\$2,000</td> <td>\$2,000</td> <td>\$2,000</td> <td></td> </tr> <tr> <td>Transaction Fees charged (excl. VAT)</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td></td> </tr> <tr> <td>Total cashback</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$15</td> <td>\$60</td> </tr> <tr> <td colspan="6">Example: Recurring investment plan 3</td> </tr> <tr> <td>Recurring investment value</td> <td>\$3,000</td> <td>\$3,000</td> <td>\$3,000</td> <td>\$3,000</td> <td></td> </tr> <tr> <td>Transaction Fees charged (excl. VAT)</td> <td>\$60</td> <td>\$60</td> <td>\$60</td> <td>\$60</td> <td></td> </tr> <tr> <td>Total cashback</td> <td>\$60</td> <td>\$40</td> <td>\$0</td> <td>\$0</td> <td>\$100</td> </tr> </tbody> </table> <p>What is not included in the Offer of cashback on transaction fees:</p> <ul style="list-style-type: none"> 5% UAE Value Added Tax applied to the transaction fees. Any applicable third-party fees and charges, exchange market fees and stamp duties or taxes will apply. 		January	February	March	April	Total cashback	Example: Recurring investment plan 1						Recurring investment value	\$1,000	\$1,000	\$1,000	\$1,000		Transaction Fees charged (excl. VAT)	\$15	\$15	\$15	\$15		Total cashback	\$15	\$15	\$15	\$15	\$60	Example: Recurring investment plan 2						Recurring investment value	\$2,000	\$2,000	\$2,000	\$2,000		Transaction Fees charged (excl. VAT)	\$15	\$15	\$15	\$15		Total cashback	\$15	\$15	\$15	\$15	\$60	Example: Recurring investment plan 3						Recurring investment value	\$3,000	\$3,000	\$3,000	\$3,000		Transaction Fees charged (excl. VAT)	\$60	\$60	\$60	\$60		Total cashback	\$60	\$40	\$0	\$0	\$100
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<p>When and How will I receive the Offer?</p>	<ul style="list-style-type: none"> Provided you have met the eligibility criteria, the cashback amount(s) will be credited to your investment funding account after the Offer Period ends, no later than 90 days after the Offer Period has ended or by 31st July 2025. Your cashback will be paid to your investment funding account in the same currency as the currency of the transaction fees charged. The cashback amount may be paid to your USD investment funding account at our prevailing conversion rate in case the cashback amount is in a currency other than USD, AED, GBP, EUR or HKD. 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. If applicable, we will use our prevailing foreign exchange rate to convert the payment amount into the currency of your investment funding account or bank account, and credit the converted amount to the respective account. 																																																																														
<p>Do any other Terms and Conditions apply to me?</p>	<ul style="list-style-type: none"> As a customer of HSBC UAE 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 www.hsbc.ae. Please ensure you have read and understood them. Please refer to our HSBC WorldTrader Schedule of Services and Tariffs (available on our website at www.hsbc.ae) for more details. 																																																																														

What else do I need to know about the Offer?

- HSBC Staff are eligible for the Offer.
- We reserve the right at our discretion to amend these Offer Terms and Conditions or end the Offer at any time before 30th April 2025 by notice on our website at www.hsbc.ae.
- HSBC reserves the sole right to decide on whether you are eligible for this Offer or not.
- 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.
- 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.
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.

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