



HSBC Qatar Credit Card Double Reward Spends Campaign

Terms and Conditions

Offer valid on your Credit Card billing period for three months between 01 June 2023 to 30 September 2023.

When do these terms and conditions apply?

- HSBC Bank Middle East Limited - Qatar (“we” or “us” or “HSBC”) has launched the “HSBC Credit Card Double Reward Spends Campaign” (“Campaign”).
- Offer valid on your Credit Card billing period for three months between 01 June 2023 to 30 September 2023 as explained in table below (“Campaign Period”).
- These terms and conditions (“Campaign Terms and Conditions”) apply in respect of the Campaign. These Campaign Terms and Conditions apply to you so far as the law and regulations permit so please read them carefully.

Who are eligible to participate in the Campaign?

- The Campaign is open to HSBC customers who have a valid HSBC Credit Card (“HSBC Credit Card”) issued in Qatar;

What is the Offer?

- If you spend **QAR 10,000 and above per card billing period** during the Campaign Period on any of your eligible **HSBC Credit Cards**, you will be entitled to earn double the current reward normally associated with your Credit Card, as illustrated in the table below, with the bonus reward amount capped at your credit limit, on such spends (“**Bonus Reward**”).

Card	Current Reward	Bonus Reward	Total Reward
Mastercard Premier & Mastercard Advance	1 Air Mile for every 1 QAR on spends	1 Air Mile for every 1 QAR on spends	2 Air Miles for every 1 QAR on spends
Visa Platinum	0.5 Air Mile for every 1 QAR on spends	0.5 Air Mile for every 1 QAR on spends	1 Air Mile for every 1 QAR on spends
Visa Cashback Card	Cashback on all domestic spends	Equivalent cashback on all domestic spends	Double cashback on all domestic spends

- Bonus Reward will be in addition to the rewards usually earned on your HSBC Credit Card.
- There is no other cash substitute for Air Miles reward.

What is customer’s Credit Card billing period?

- The card billing cycle is a monthly period for which the credit card statement is generated. The billing cycle can start from any specified day in the month and lasts for 30/31 days.
- Campaign benefit will be rewarded to customers as below:

Credit Card Billing Period	Credit Card Statement Issuance month	Reward
June/July 2023	July 2023	Double the 'Airmiles' or 'Cashback' awarded in July 2023 statement
July/August 2023	August 2023	Double the 'Airmiles' or 'Cashback' awarded in August 2023 statement
August/September 2023	September 2023	Double the 'Airmiles' or 'Cashback' awarded in September 2023 statement

When and which spends qualify for the purpose of the campaign "Eligible Spends"?

- Only retail purchases made using your eligible **HSBC Credit Card** in accordance with the Eligible Spend criteria during the Campaign Period will qualify for the purpose of this Campaign.
- Credit card cash withdrawals will not be considered as eligible spends.
- While determining the eligibility for the Bonus Reward, only eligible spends will be considered excluding any fees and charges.
- Pre-authorizations on your HSBC Credit Card will not qualify for the purposes of the Campaign unless the transaction is finally posted to your credit card account during the Campaign Period.
- Spends may be made across any number of eligible HSBC Credit Cards during the Campaign Period which are held in your name or your supplementary cardholder's name where you are the primary cardholder. However, please note that the Bonus Reward will be credited to your Air Miles account linked to your eligible HSBC Credit Card account(s). For Cashback Card, Bonus Reward will be credited to your credit card account.
- If your HSBC Credit Card is lost or stolen and you dispute any purchases made on your HSBC Credit Card or if any transactions were declined by the merchant or refunded, then such purchases will not qualify as eligible spends for the purposes of this Campaign. In the event that your HSBC Credit Card is lost or stolen, you can continue making purchases with your replacement Card when you receive it and all such eligible purchases made within the Campaign Period will continue to qualify for this Campaign.
- Any decision about whether you qualify for the Bonus Reward or whether spends on purchases qualify as eligible spends for the purposes of this Campaign shall be determined by us in our sole discretion.

When and how will I get the Offer?

- If you fulfill these Campaign Terms and Conditions, the Bonus Reward will be credited to your Air Miles account linked to your HSBC Credit Card account(s) and for cashback card, it will be credited to your credit card account within 60 calendar days post your card billing cycle. It is your responsibility to ensure that both your HSBC Credit Card account and Air Miles account are open by then. Failure to do so by this date may mean that you are no longer eligible for the Bonus Reward.
- You must have an Air Miles account in order to receive Air Miles. In case you don't hold an Air Miles account linked to your HSBC Credit Card we will not be able to credit the Bonus Reward. You can apply for an Air Miles account by visiting www.airmilesme.com before the end of Campaign Period and you have to inform us with your Air Miles account details to link it to your HSBC Credit Card. Failure to do so by this date will mean that you are no longer entitled to the Bonus Reward.

Do any other Terms and Conditions apply to me?

- Yes. Credit Card Agreement Terms, HSBC Cashback Credit Card Terms and Conditions (Qatar) and Air Miles Terms and Conditions govern your HSBC Credit Card. As a customer of HSBC your general banking relationship with us is governed by the HSBC Personal Banking General Terms and Conditions (Qatar). These can be found on our website at www.hsbc.com.qa. Please ensure you have read and understood them. 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).

Credit Card Closure/cancellation

- You must ensure that you do not cancel your HSBC Credit Card during the Campaign Period and subsequent 60 calendar days from the card billing cycle date in order to earn the Bonus Reward. Any spends made during Campaign Period on your HSBC Credit Cards that have been cancelled or suspended

during the Campaign Period or within 60 calendar days following the Campaign end date will not qualify as eligible spends for the Campaign.

What else do I need to know about the Campaign?

- These Campaign Terms and Conditions only apply in Qatar after obtaining the Ministry of Commerce and Industry approval. We reserve the right at our 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 must be up to date on all your payments across your HSBC relationship at all times in order to participate in this Campaign. If any payments are overdue on any of your HSBC products, or at any stage you are in breach of any of our terms and conditions, or if any of your HSBC Credit Cards have been suspended or cancelled, your spend will not qualify for the purpose of this Campaign.
- You agree to take part in any promotional activities reasonably requested by us if you qualify for the Offer.
- You consent to your data being stored, transferred, and processed (either in Qatar or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify for the Offer.
- 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 HSBC not to award the Offer to an entrant or withdraw the Offer from a qualifier immediately and without notice.
- For all fees and charges as set out in the Tariff of Charges, please visit our website at www.hsbc.com.qa.
- These Offer Terms and Conditions shall be governed in all respects by the laws of Qatar. All disputes relating to these Offer Terms shall be subject to the exclusive jurisdiction of courts in Qatar.

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