

**HSBC SuperStart Campaign Offer Terms and Conditions**  
**02 January 2023 – 30 March 2023 (Both dates inclusive)**

<p><b>When do these terms and conditions apply?</b></p>	<ul style="list-style-type: none"> <li>• HSBC Bank Middle East Limited - Qatar (“we” or “us” or “HSBC”) has launched the “<b>HSBC Superstart Campaign</b>” (“Offer”) for new customers (“you”) who wish to open a new HSBC Premier or Advance salaried account or switch their salary to an HSBC Premier or Advance account and avail a personal loan during the Offer Period from <b>02 January 2023 – 30 March 2023</b> both dates inclusive (the “<b>Offer Period</b>”).</li> <li>• These terms and conditions (“<b>Offer Terms and Conditions</b>”) apply in respect to the Offer in line with the Eligibility Criteria outlined below (“<b>Eligibility Criteria</b>”). These apply to you so far as the applicable laws and regulations permit, please read them carefully.</li> </ul>
<p><b>The “Eligibility Criteria” to participate in this Offer is:</b></p>	<ul style="list-style-type: none"> <li>• To be eligible to open an account with us and to borrow money (e.g. loans), you must be 18 years old or above.</li> <li>• You must be a resident of Qatar, with a valid employment visa. Your employer must be a company duly incorporated within Qatar and must transfer your salary to a new HSBC (Premier or Advance) Account.</li> <li>• You must meet all our identification, documentation and verification requirements.</li> <li>• Please note, whilst you may be contacted for this Offer as being eligible to apply, the HSBC (Premier and Advance) Account remains subject to Eligibility Criteria in accordance with our internal policies. In particular, we have no obligation to accept your application for a new HSBC account.</li> <li>• Existing customers, including those who hold inactive relationships with HSBC as of the Offer start date, are not eligible for this Offer. Joint account holders opening new accounts under their sole name will not be eligible for this Offer.</li> </ul> <p><b><u>HSBC Premier Account salary minimum requirements</u></b></p> <ul style="list-style-type: none"> <li>• To benefit from this Offer, you must apply for and open a new HSBC Premier account in Qatar during the Offer Period and transfer your salary in accordance with the Eligibility Criteria on or before 31 May 2023.</li> <li>• You must transfer a monthly net salary of QAR 50,000 or more into your HSBC Premier Account within 60 days of opening the account.</li> </ul> <p><b><u>HSBC Advance Account salary minimum requirements</u></b></p> <ul style="list-style-type: none"> <li>• To benefit from this Offer, you must apply for and open a new HSBC Advance account in Qatar during the Offer Period and transfer your salary on or before 31 May 2023.</li> <li>• You must transfer a monthly net salary of QAR 10,000 or more into your HSBC Advance Account within 60 days of opening the account.</li> </ul> <p><b><u>Personal Loan minimum requirements</u></b></p> <ul style="list-style-type: none"> <li>• To be eligible, you must be:             <ol style="list-style-type: none"> <li>i) 18 years old;</li> <li>ii) a resident of Qatar;</li> <li>iii) employed in Qatar; and</li> <li>iv) transferring your salary to HSBC.</li> </ol> </li> </ul>

- A discounted interest rate (Base lending rate +1%) will be applicable for customers who wish to transfer their salary and switch their personal loan to HSBC within the Campaign Period.
- The discounted interest rate is applicable across all loan tenures.
- The Offer is valid for personal loans within the normal HSBC credit policy guidelines.
- Standard rates will apply for personal loans that fall outside HSBC credit policy guidelines.
- Minimum loan amount should be QAR 25,000.
- All loan applications must be signed and submitted by 30 March 2023.

Eligible customers will be rewarded provided these terms are met. The Offer is as follows:

Offer	HSBC Premier Account	HSBC Advance Account
Customers who, in accordance with the Eligibility Criteria, transfer their salary as per the account eligibility criteria will benefit from Cashback rewards	Cashback reward of QAR 2,000	Cashback reward of QAR 500
Customers switching from other banks will get discounted interest rate on their Personal Loans	Base Lending Rate + 1%	Base Lending Rate + 1%

What is the Offer and when will the cashback be credited?

Provided that you have met all requirements as set forth under the Offer Terms and Conditions, Cashback will be credited to your new HSBC Qatar account **up to 60 calendar days** after transferring a **minimum of 2 consecutive eligible salaries** into your account.

What else do I need to know about the Offer?

- HSBC Staff are not eligible for this Offer.
- We reserve the right at our discretion to alter or amend these Offer Terms and Conditions or end the Offer at any time before 30 March 2023 without prior notice to you. Our decisions on all matters relating to the Offer shall be final and conclusive.
- This Offer is not valid to be availed in conjunction with any other offer provided by HSBC to its existing or new customers. HSBC reserves the sole right to decide on whether you are eligible for this Offer or not.
- 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 the Offer.
- 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. Entrants may not make any public announcement regarding any other aspect of this Offer without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to give the Cashback or to debit the Cashback provided immediately and without notice.
- In addition to these Terms and Conditions, the HSBC Personal Banking General Terms and Conditions (Qatar), and all product terms and conditions (such as the Personal Loan Terms and Conditions) and third party terms and conditions shall apply for any products applied for. For all

rates, fees and charges as set out on the HSBC Tariff of Charges, please visit our website at <http://www.hsbc.com.qa>.

- 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 laws of the State of Qatar. All disputes relating to these Campaign Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Qatar.