

HSBC Wealth Campaign Offer Terms and Conditions
15 July 2024 – 31 December 2024 (Both dates inclusive)

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - Qatar (“we” or “us” or “HSBC”) has launched the “HSBC Wealth Campaign” (“Offer”) for customers (“you”) who wish to take any new wealth product (Investment or Insurance) during the Offer Period from 15 July 2024 – 31 December 2024 both dates inclusive (the “Offer Period”). • These terms and conditions (“Offer Terms and Conditions”) apply in respect to the Offer in line with the Eligibility Criteria outlined below (“Eligibility Criteria”). These apply to you so far as the applicable laws and regulations permit, please read them carefully. 				
<p>The “Eligibility Criteria” to participate in this Offer is:</p>	<ul style="list-style-type: none"> • To be eligible to open an account with us, you must be 18 years old or above. • You must be a resident of Qatar, with a valid employment visa. Your employer must be a company duly incorporated within Qatar. • You must meet all our identification, documentation, and verification requirements. • Please note, whilst you may be contacted for this Offer as being eligible to apply, the HSBC product remains subject to Eligibility Criteria in accordance with our internal policies. We have no obligation to accept your application for HSBC product. <p><u>HSBC Wealth Product (Investment or Insurance) requirements</u></p> <ul style="list-style-type: none"> • To benefit from this Offer, you must apply for any Investment or Insurance products, as per product eligibility criteria. 				
<p>What is the Offer and when will the cashback be credited?</p>	<p>Eligible customers will be rewarded provided these terms are met. The Offer is as follows:</p> <p>Wealth products:</p> <table border="1" data-bbox="326 1241 1300 1818"> <tr> <td data-bbox="326 1241 824 1671"> <p>Customer availing any investment product as per the product eligibility criteria will benefit from cashback reward.</p> </td> <td data-bbox="824 1241 1300 1671"> <ul style="list-style-type: none"> • Cashback reward of QAR 1,000 for investment amount less than USD 100,000 • Cashback reward of QAR 2,500 for investment amount between USD 100,000 and USD 250,000 • Cashback reward of QAR 5,000 for investment amount greater than USD 250,000 </td> </tr> <tr> <td data-bbox="326 1671 824 1818"> <p>Customer availing any Zurich insurance policy as per product eligibility criteria will avail the benefit of premium refund.</p> </td> <td data-bbox="824 1671 1300 1818"> <ul style="list-style-type: none"> • Return of 1 monthly premium or USD 300 whichever is lower </td> </tr> </table> <p>Provided that you have met all requirements as set forth under the Offer Terms and Conditions:</p>	<p>Customer availing any investment product as per the product eligibility criteria will benefit from cashback reward.</p>	<ul style="list-style-type: none"> • Cashback reward of QAR 1,000 for investment amount less than USD 100,000 • Cashback reward of QAR 2,500 for investment amount between USD 100,000 and USD 250,000 • Cashback reward of QAR 5,000 for investment amount greater than USD 250,000 	<p>Customer availing any Zurich insurance policy as per product eligibility criteria will avail the benefit of premium refund.</p>	<ul style="list-style-type: none"> • Return of 1 monthly premium or USD 300 whichever is lower
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	<ul style="list-style-type: none"> - Cashback reward will be credited to your HSBC Qatar bank account within 90 days of availing Investment products. - For insurance policies, the premium will be returned to your HSBC Qatar bank account within 90 days of policy creation. - Customer must meet the offer requirement for a minimum period of 12 months. HSBC reserves the right to claw back the reward in the event of customer closing the product earlier than 12 months.
<p>What else do I need to know about the Offer?</p>	<ul style="list-style-type: none"> • HSBC Staff are 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 31 December 2024 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 Wealth Products 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.