

HSBC SuperStart Campaign Offer Terms and Conditions
02 January 2024 – 31 March 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 Superstart Campaign” (“Offer”) for customers (“you”) who wish to open a new HSBC Premier salaried account or take Advance Credit Card or open Premier/Advance account with total relationship balance with new fund or take any new wealth product (Investment or Insurance) during the Offer Period from 02 January 2024 – 31 March 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. In particular, we have no obligation to accept your application for HSBC product. <p><u>HSBC Premier Account salary minimum requirements</u></p> <ul style="list-style-type: none"> • 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 2024. • 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. <p><u>HSBC Advance Credit Card requirements</u></p> <ul style="list-style-type: none"> • To benefit from this Offer, you must apply and open a new HSBC Advance Credit Card during the Offer Period and fulfil the product eligibility requirement. <p><u>HSBC Premier Account by Total Relationship Balance</u></p> <ul style="list-style-type: none"> • To benefit from this Offer, you must fulfil the product requirement of maintaining a Total Relationship Balance (TRB) with us of QAR 350,000 or more (or equivalent in other currency). • Customer may choose to keep the fund in the account or open a term deposit, for a minimum period of 12 months. <p><u>HSBC Advance Account by Total Relationship Balance</u></p> <ul style="list-style-type: none"> • To benefit from this Offer, you must fulfil the product requirement of maintaining a Total Relationship Balance (TRB) with us of QAR 100,000 or more (or equivalent in other currency). • Customer may choose to keep the fund in the account or open a term deposit, for a minimum period of 12 months.

HSBC Wealth Product (Investment or Insurance) requirements

- To benefit from this Offer, you must apply for any Investment or Insurance products, as per product eligibility criteria.

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

Retail Products:

Eligibility	Offer
<u>Premier Account by salary</u> Customers who, in accordance with the Eligibility Criteria, transfer their salary will benefit from cashback reward.	Cashback reward of QAR 2,000
<u>Advance Credit Card</u> Customers who, in accordance with the Eligibility Criteria, apply & open a new Advance Credit Card will benefit from Airmiles reward.	Reward of 75,000 Airmiles
<u>Premier Account by Total Relationship Balance</u> Customers who, in accordance with the Eligibility Criteria, open a Premier account will benefit from cashback reward.	Cashback reward of QAR 2,500
<u>Advance Account by Total Relationship Balance</u> Customers who, in accordance with the Eligibility Criteria, open an Advance account will benefit from cashback reward.	Cashback reward of QAR 1,000

Wealth products:

Customer availing any investment product as per the product eligibility criteria will benefit from discounted initial charges.	<ul style="list-style-type: none"> - 0.25% reduction in initial fees only for investment amount less than USD 100,000 - 0.5% reduction in initial fees only for investment amount between USD 100,000 and USD 250,000
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What is the Offer and when will the cashback be credited?

		- 1% reduction in initial fees only for investment amount greater than USD 250,000	
	Customer availing any Zurich insurance policy as per product eligibility criteria will avail the benefit of premium refund.	Return of 1 monthly premium or USD 300 whichever is low	
	<p>Provided that you have met all requirements as set forth under the Offer Terms and Conditions:</p> <ul style="list-style-type: none"> - Cashback reward will be credited to your new HSBC Qatar account up to 90 calendar days after transferring a minimum of 2 consecutive eligible salaries into your account. - Cashback reward will be credited to your Premier/Advance account by total relationship balance up to 90 calendar days after transferring new funds into your account. - Airmiles reward will be credited to your Airmiles account up to 90 days after the card is generated. - For investment products, fees reduction will be applied at the time of product issuance. - For insurance policies, the premium will be returned to the account after 90 days of policy creation. - Customer must meet the offer requirement for a minimum period of 12 months. HSBC reserves the right to clawback the reward in the event of customer closing the product earlier than 12 months. 		
What else do I need to know about the Offer?	<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 March 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 all product terms and conditions (such as the Credit Card Agreement Terms), 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.