

HSBC Black and Premier Credit Card e-Comm Cashback Offer

November 15, 2020 – February 15, 2021

1. These terms and conditions (“**Terms and Conditions**”) apply to you so far as the applicable laws and regulations permit so please read them carefully.
2. HSBC Bank Middle East Limited (UAE Branch) is the promoter of this offer (“**Promoter**”), and any disputes are subject to local jurisdiction.

The Offer

HSBC Bank Middle East Limited (UAE Branch) is offering its HSBC Black and Premier Credit Cardholders a “**Cashback Offer**” when they purchase services from the following merchants during the offer period of **November 15, 2020 to February 15, 2021**.

Merchants

- a. **Spotify** – three month’s subscription, capped at AED 20 per month for a maximum of three months.
- b. **Deliveroo** – Cashback of up to 30% of total value of transactions in a month capped at AED 30 per month for a maximum of three months.

The Cashback Offer is only available with the above two merchants. Any customer who purchases with one or both the merchants in a particular month, will be eligible for cashback offer with one or both the merchants subject to other Terms and Conditions explained below.

Offer eligibility

3. You are eligible for the Cashback Offer if you are an HSBC Black or Premier Credit Cardholder within the UAE.
4. You have not transacted with your HSBC Black or Premier Credit Card with the above merchants in the last 90 days. In case you have transacted with your card in the last 90 days, please refer to the table below to better understand your eligibility:

Last transaction made before	Campaign Period			Post Campaign Period	
	15 Nov 2020 to 15 Feb 2021			15-Mar-21	15-Apr-21
15-Aug-20	Eligible	Eligible	Eligible	Not Eligible	Not Eligible
15-Sep-20	Not Eligible	Eligible	Eligible	Eligible	Not Eligible
15-Oct-20	Not Eligible	Not Eligible	Eligible	Eligible	Eligible

Table 4.1

Even if you become eligible for either offer in the month of February 2021 – you will be getting three-month’s worth of subscription or cashback for the months of February 2021, March 2021 and April 2021.

5. You must use your HSBC issued Black or Premier Credit Card to transact with these merchants and will have to keep the same card(s) on record for future transactions with the merchants for a minimum period of 12 months.
6. The Cashback Offers will be subject to a clawback if a card is not used for 12 [twelve] successive months for these merchants. For example, if a customer availed the cashback on 15th November 2020 with either Spotify or Deliveroo – his/her card should be on record with that merchant for successive 12 months, i.e. until October 2021 for subsequent transactions.
7. Cashback Offer amount will be credited back to your HSBC Black or Premier Credit Card, as the case may be, within 60 days from the transaction dates.
8. If you have been utilising/subscribed using other bank’s issued cards, you can still avail the offer by switching to your HSBC Black or Premier Credit Card.



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9. You must be up to date on all your payments on your HSBC Credit Cards at all times in order to be eligible for this offer. If any payments are overdue on any of your HSBC Credit Cards, 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 by us, we reserve the right to exclude you from this offer.

How does the offer work?

10. Simply use your HSBC Black or Premier Credit Card on either merchant during the offer period and you are eligible to receive cashback of up to 3 month's subscription/total monthly spends (as the case may be) as long you satisfy any of the below
- You are a new customer to HSBC holding HSBC Black or Premier Credit Card; Or
 - Your last purchase using HSBC Black or Premier Credit Card from the respective merchant is 90 days prior to the offer period [refer the grid 4.1 above]; Or
 - You had been using cards issued by other bank for these merchants and have switched to HSBC Black or Premier Credit Card to pay your subscription/transactions for next 12 months.

Legal Information

11. As a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (UAE). They can be found on our website at www.hsbc.ae. 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).
12. Where you are applying for an HSBC product, our decisions will be subject to our eligibility criteria.
13. You agree to take part in any promotional activities reasonably requested by us if you are eligible for this Campaign.
14. Being part of the 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 campaign 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 award the offer to an entrant or withdraw the offer from a qualifier immediately and without notice.
15. For all rates, fees and charges (including overseas transactions) as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.ae.
16. The Promoter will not be liable (to the extent permitted by law and regulation) for any loss or damage arising from this offer. This clause does not seek to exclude the liability of the Promoter 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.
17. The Promoter can change these Terms and Conditions or cancel the offer at its discretion at any time and without incurring liability as a result. The Promoter's decisions on all matters relating to the offer shall be final and conclusive.
18. You consent to your data being stored; transferred and processed (either in United Arab Emirates or overseas) by the Promoter, its group companies and its authorised third parties.
19. These Terms and Conditions and any disputes arising from these terms and conditions are governed by the federal laws of the UAE, as applied in the Emirate of Dubai. The parties agree to submit to the non-exclusive jurisdiction of the non-DIFC courts of Dubai.

Contact Details

20. If you have any other questions about this offer, please call the numbers at the back of your HSBC Credit Card.
21. The Promoter's address is provided on the HSBC Bank Middle East Limited – UAE website (www.hsbc.ae).