

HSBC Cashback Credit Card Annual Fee Waiver Terms and Conditions

1 May 2020 up to and including 31 December 2021

When do these terms and conditions apply?

- HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched a campaign for all new HSBC Cashback Credit Card customers.
- The offer period is from **1 May 2020** up to **31 December 2021 – both days inclusive** (“CampaignPeriod”).
- These terms and conditions (“**Campaign Terms and Conditions**”) apply in respect of the Campaign. These 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 all new and existing HSBC customers who apply for a new primary HSBC Cashback Credit Card and who do not have any primary HSBC Cashback Credit Card **at the time of application and had not had one during the previous 6 months**.
- The Campaign is also open to existing HSBC supplementary credit card customers if they apply for a new primary HSBC Cashback Credit Card during the Campaign Period.
- You must ensure that your HSBC Cashback Credit Card account and all other accounts with HSBC must be non-delinquent at all times.
- To be eligible you must be 21 years old or above and a resident of the UAE.
- HSBC employees are included in this Campaign.

What is the offer?

If your application for a new primary HSBC Cashback Credit Card is approved during the Campaign Period, you will receive the following benefits:

- Annual Fee waiver for the first year; and
- After the first year and on an annual basis thereafter, your Annual Fee will be waived on the HSBC Cashback Credit Card provided you spend a minimum of AED 12,000 in the previous 12 months (“Minimum Spend”) (either domestically or internationally). If you do not meet the Minimum Spend, we will charge you the Annual Fee in the 13 month.

When and which spends qualify for the purpose of Minimum Spends as part of this Campaign?

The following spends will be considered as Minimum Spends:

- All spends on retail purchases made by you using your new primary or supplementary HSBC Cashback Credit Card;
- International retail purchases made at a Merchant’s point of sale or online. While determining the eligibility, the international spends, if not in AED, would be converted to the AED equivalent at prevailing foreign exchange rates (as determined by Visa).

Balance transfers, Cash Instalment Plan, Easy Cash, Balance Instalment Plan, cash withdrawals and bank fees are excluded from the Minimum Spends.

Any decision about whether spends on purchases qualify as part of the Minimum Spends for the purposes of this Campaign shall be resolved by us in our sole discretion. We shall determine, in our sole discretion, which customers qualify for the Annual Fee waiver.

When and how will the Annual fee be charged?

- If you do not fulfill these Campaign Terms and Conditions, HSBC Cashback Credit Card Annual Fee would be charged on an annual basis from your 13 statement cycle and thereafter.



Do any other Terms and Conditions apply to me?

Yes.

As a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (UAE), the HSBC Credit Card Agreement Terms, along with the HSBC Cashback Credit Card Terms and Conditions. They can be found on our website at www.hsbc.ae. Please ensure you have read and understood them. In addition to this, where a specific HSBC product has been made available to you, that 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).

What else do I need to know about the Campaign?

- These Campaign Terms and Conditions only apply in the UAE. 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 spends will not qualify for the purpose of this Campaign.
- Customers who have closed an HSBC Cashback Credit Card within the last 6 months will not be eligible for this offer, by applying for the same card under this Campaign Terms and Conditions.
- You agree to take part in any promotional activities reasonably requested by us.
- You consent to your data being stored, transferred and processed (either in UAE or overseas) by HSBC, its group companies and its authorized third parties and you consent to HSBC, its group companies and its authorized third parties to contact you if you qualify for the Campaign.
- 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 any aspect of this Campaign without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to award the offer to a qualifier immediately and without notice.
- 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.
- These Campaign Terms and Conditions shall be governed in all respects by the federal laws of the United Arab Emirates, and in particular by the laws of the Emirate of Dubai. All disputes relating to these Campaign Terms and Conditions shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates.
- Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met in order to avail this campaign.