

Spend & Get Acquisition Offer Terms and Conditions

17th November 2020 up to and including 31st March, 2021

<p>When do these terms and conditions apply?</p>	<ul style="list-style-type: none"> ▶ HSBC Bank Middle East Limited - UAE ("we" or "us" or "HSBC") has launched a campaign for customers who will apply for a new HSBC Cashback Credit Card or HSBC Zero Credit Card ("Credit Card"). ▶ The offer period is from 17th November 2020 to 31st March, 2021 – both days inclusive ("Campaign Period"). ▶ 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.
<p>Who are eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> ▶ The Campaign is open to all new and existing HSBC customers who apply for a new primary Credit Card and who do not have any primary 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 Credit Card during the Campaign Period. ▶ You must ensure that your Credit Card account and all other accounts with HSBC are 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.
<p>What is the offer and how does it work?</p>	<ul style="list-style-type: none"> ▶ If you apply for a new primary Credit Card within the Campaign Period and your application is approved by April 30 2021, you will receive AED 300 cashback into your Credit Card account, subject to meeting minimum spends of AED 5,000 during first 60 days from the Credit Card account opening date (Spend Period). ▶ If you fail to make the minimum payment due during the 60 days Eligible Spends period and/or your Credit Card is on any payment block at the time of the offer fulfillment you will not be eligible for the offer. ▶ The Campaign is open to qualifying customers applying through online or face to face channels (for example HSBC Branches, Customer Service Centers etc.) for a new primary Credit Card within the Campaign Period and receive approval by April 30 2021. If a new customer applies for a primary and supplementary Credit Card at the same time, he/she would be eligible for the AED300 cashback that would be credited to the primary credit card only. ▶ The cashback will be awarded one time only after you have met the qualifying spends as outlined above. There is no other cash substitute. ▶ You must ensure that you do not cancel your new Credit Card within 180 calendar days of opening your new Credit Card account. If you cancel your new Credit Card, you will be liable to repay to us the cashback awarded as part of this campaign and we reserve the right to reverse the amount from any of your accounts or your credit cards held with HSBC.
<p>When and which spends qualify for the purpose of Eligible Spends as part of this Campaign?</p>	<p>The following spends will be considered as Eligible Spends:</p> <ul style="list-style-type: none"> ▶ All spends on retail purchases made by you using your new primary or supplementary 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). <p>Balance Transfers, Cash Instalment Plans, cash withdrawals, fees and charges are excluded from the Minimum Spends.</p> <p>Any decision about whether spends on purchases qualify as part of the Eligible 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.</p>
<p>When and how will the cashback will be given?</p>	<ul style="list-style-type: none"> ▶ The cashback will be posted to eligible customers' Credit Card account within 45 business days after Spend Period. ▶ If you do not fulfill these Campaign Terms and Conditions the AED300 cashback will not be awarded to you.
<p>Do any other Terms and Conditions apply to me?</p>	<p>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) and the HSBC Credit Card Agreement Terms, along with the HSBC Cashback Credit Card Terms and Conditions will apply. 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).</p>

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What else do I need to know about the Campaign?	<ul style="list-style-type: none">▶ 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 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.
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