

# Summer Travel Campaign Terms and Conditions

1 June to 31 August 2019 (both days inclusive)

## When do these terms and conditions apply?

- HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched an offer for all new and existing HSBC customers (“you”) who purchase an annual AXA Travel Smart insurance policy through HSBC (the “Campaign”).
- The campaign period is from 1 June to 31 August 2019 – both days inclusive (the “Campaign Period”).
- This Campaign is only valid during the Campaign Period and shall be governed by these terms and conditions (the “Campaign Terms and Conditions”).
- These Campaign Terms and Conditions apply to you so far as law and regulation permit, so please read them carefully.

## Who is eligible to participate in the Campaign?

- The Campaign is open to all new and existing HSBC customers who purchase an annual AXA Travel Smart insurance policy (“AXA Travel Policy”) through HSBC.
- This offer is open to UAE residents only.
- AXA’s eligibility criteria applies.
- This offer is only available for annual plans.
- HSBC staff are excluded from this Campaign.

## What is the Campaign Offer?

- If you purchase an annual AXA Travel Policy through HSBC, and this is issued during the Campaign Period, you will be eligible to receive a 20% discount on the total premium payable for the first year of insurance (the “Campaign Offer”).

## Are there any exclusions or conditions?

- AXA shall determine in their sole discretion which customers qualify for the Campaign Offer.
- There is no cash substitute for the Campaign Offer.

## When will I get the 20% discount?

- If you are eligible for this Campaign, the 20% discount will be included in your AXA Travel Policy’s annual premium quoted by AXA.

## What else do I need to know about the Campaign?

- Travel Smart Insurance Policy Terms and Conditions and exclusions apply.
- These Campaign Terms and Conditions only apply in the UAE.
- We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time without prior notice to you.
- Our decisions on all matters relating to the Campaign shall be final and conclusive.
- 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.
- Participating in this Campaign does not grant you the right to use HSBC’s name, logo or images from or relating to the Campaign without HSBC’s explicit written approval. You 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 the HSBC at HSBC’s discretion to withdraw the Campaign offer.
- In addition to these Campaign Terms and Conditions, the HSBC UAE General Terms and Conditions for Investment and Insurance Products and all relevant product documentation terms and conditions apply. See our website for further details: [www.hsbc.ae](http://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.
- General insurance products are underwritten by AXA Insurance (Gulf) B.S.C. (c). HSBC Bank Middle East Limited in the UAE is only a referrer of AXA’s general insurance products and is not responsible for claims, processing or otherwise.

