



HSBC Visa® Credit Card e-commerce Triple Reward Spends Cashback Campaign Terms and Conditions

24 August 2020 up to and including 24 October 2020

When do these terms and conditions apply?

- ▶ HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has sent a communication to selected HSBC customers regarding the “HSBC Visa Credit Card e-commerce Triple Reward Spends Cashback Campaign” (“Campaign”).
- ▶ The campaign period is from **24 August 2020** up to **24 October 2020 – both days inclusive** (“Campaign Period”).
- ▶ These terms and conditions (“Campaign Terms and Conditions”) apply in respect of the Campaign. These Campaign Terms and Conditions 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 HSBC customers who:
 - (i) have a valid HSBC Visa **Cashback** Credit Card (“HSBC Visa Credit Card”) issued in the UAE;
 - (ii) have enrolled themselves as per the instructions provided in any relevant electronic message(s); and
 - (iii) meet the eligible spends Criteria mentioned below “Eligible Spends”
- ▶ The Campaign is not open to HSBC Corporate Credit Card holders.
- ▶ To be eligible you must be **21** years old and above and a resident of the UAE.

What is the Offer?

- ▶ If you make an Eligible Spend online on any category excluding Fuel, Utility Bills, Government Spend, Online Trading Platforms, Insurance Companies, Business Services and Charities on any of your eligible **HSBC Visa Credit Cards** (“Eligible Spends”) during the Campaign Period, you will be entitled to earn triple the current reward normally associated with your Credit Card as illustrated in the table below, with the bonus reward amount capped at your credit limit, on such Eligible Spends (“**Bonus Reward**”). Eligible Spends will be determined in line with the spend categories determined by Visa.

Card	Current Reward	Bonus Reward	Total Reward	Excluded Categories
Cashback	3% on groceries up to AED 200 per cycle*	6% on online groceries up to AED 800 during the Campaign Period*	9% on online groceries	Fuel, Utility Bills, Government Spend, Online trading platforms, Insurance Companies, Business Services and Charities.
	1% on all other spend	2% on other online spend	3% on other online spend	

* Current reward cap on grocery spend applies per cycle, while bonus reward cap applies during the Campaign Period.

- ▶ The maximum Bonus Reward for each eligible HSBC customer for all Eligible Spend transactions combined under this Campaign is capped at your credit limit (“**Maximum Cashback**”).
- ▶ There is no other cash substitute.
- ▶ The Bonus Reward amount will be in addition to current cashback usually earned on your HSBC Visa Credit Card and will be credited after being rounded off up to two decimal places.

When and which spends qualify for the purpose of the campaign “Eligible Spends”?

- ▶ Only retail purchases made using your eligible **HSBC Visa Credit Card** in accordance with the Eligible Spend criteria during the Campaign Period will qualify for the purpose of this Campaign.
- ▶ Balance Transfers, Easy Cash, Cash Instalment Plan and cash withdrawals will not be considered as Eligible Spends.
- ▶ While determining the eligibility for the Bonus Reward, only Eligible Spends will be considered excluding any fees and charges.
- ▶ Any Fuel, Utility Bills, Government Spend, Online Trading Platforms, Insurance Companies, Business Services and Charities spends are excluded for the purpose of this Campaign.
- ▶ Pre-authorizations on your HSBC Visa Credit Card will not qualify for the purposes of the Campaign unless the Eligible Spend transaction is finally posted to your credit card account during the Campaign Period.
- ▶ Spends may be made across any number of eligible HSBC Visa Credit Cards during the Campaign Period which are held in your name or your supplementary cardholder’s name where you are the primary cardholder. However, please note that the Bonus Reward will be credited to the primary HSBC Visa Credit Card account directly.

- ▶ If your HSBC Visa Credit Card is lost or stolen and you dispute any purchases made on your HSBC Visa Credit Card or if any transactions were declined by the merchant or refunded, then such purchases will not qualify as Eligible Spends for the purposes of this Campaign. In the event that your HSBC Visa Credit Card is lost or stolen, you can continue making purchases with your replacement Card when you receive it and all such eligible purchases made within the Campaign Period will continue to qualify for this Campaign.
- ▶ Any decision about whether you qualify for the Bonus Reward or whether spends on purchases qualify as Eligible Spends for the purposes of this Campaign shall be determined by us in our sole discretion.

When and how will I get the Offer?

- ▶ If you fulfill these Campaign Terms and Conditions, the Bonus Reward will be automatically credited to your primary HSBC Visa Credit Card account within 60 calendar days starting from the Campaign end date. It is your responsibility to ensure that your HSBC Visa Credit Card account is open then. Failure to do so by this date may mean that you are no longer eligible for the Bonus Reward.

Do any other Terms and Conditions apply to me?

Yes. Credit Card Agreement Terms, Cashback Credit Card Terms and Conditions and Air Miles Terms and Conditions govern your HSBC Visa Credit Card. As a customer of HSBC your general banking relationship with us is governed by the HSBC Personal Banking General Terms and Conditions (UAE). For Flexi account, Flexi Account Terms and Conditions apply. These 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).

Credit Card Closure/cancellation

- ▶ You must ensure that you do not cancel your HSBC Visa Credit Card during the Campaign Period and within 60 calendar days following the Campaign end date. Any spends made during Campaign Period on your HSBC Visa Credit Cards that have been cancelled or suspended during the Campaign Period or within 60 calendar days following the Campaign end date will not qualify as Eligible Spends for the Campaign.

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 Visa Credit Cards have been suspended or cancelled, your spends will not qualify for the purpose of this Campaign.
- ▶ 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 UAE or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify for the Offer.
- ▶ 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 the Offer or any other aspect of this Campaign without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC not to award the Offer to an entrant or withdraw the Offer from a qualifier immediately and without notice.
- ▶ For all rates, fees and charges 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 shall be subject to the exclusive jurisdiction of the non-DIFC courts of Dubai, United Arab Emirates.