



HSBC Foreign Exchange and Term Deposit Offer 2024 Campaign Terms and Conditions 01-31 October 2024 (both days inclusive)

<p>When do these Campaign Terms and Conditions apply?</p>	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched an offer that is available to HSBC Premier customers, who exchange New Money from any currency brought in from outside HSBC UAE, into US dollars (Foreign Currency Exchange “FX”) and then wish to place the amount (or additional equivalent New Money in UAE Dirhams) into a Term Deposit (“Campaign”) from 01 October to 31 October 2024 (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 regulation permits so please read them carefully.
<p>What is the eligibility criteria to participate in the Campaign?</p>	<ul style="list-style-type: none"> • The Campaign is open to <i>all HSBC UAE Premier Account holders, who hold or open during the Campaign Period an HSBC demand deposit account and meet the Offer Conditions below</i> during the Campaign Period. • Please note, whilst we may contact you about this Campaign, the HSBC Term Deposit product which is part of this Campaign remains subject to our eligibility criteria and we have no obligation to accept your application. • Employees of HSBC Bank Middle East are not eligible to participate in this campaign.
<p>What is the Offer and related T&Cs?</p>	<p>The Offer: If you fulfill all of the conditions and eligibility criteria of this Campaign then you will be entitled to <u>place a 3 month Term Deposit at 6.5% p.a. in either AED or USD (Unrenewable on the same rate).</u></p> <p>The following conditions apply to the Offer:</p> <p>Definitions</p> <ul style="list-style-type: none"> • New Money means a depositing new funds into your HSBC UAE accounts from outside of HSBC UAE, during the Campaign Period. • Deposits Total Relationship Balance or Deposits TRB means the sum of your HSBC account balances for the calendar month, taking into account all Current / Savings / E-Saver / Term Deposits / Investment Funding Accounts held in your name with HSBC but excluding balances which represent HSBC personal loan, mortgage, or overdraft monies you have drawn down or maturing / early breakage of investment funds or term deposits • Eligible New Money: The 2 conditions below determine Eligible New Money <ul style="list-style-type: none"> ○ New Money must be deposited or credited in the last 7 working days prior to the date of the FX. ○ Deposits TRB must increase as compared to the Deposits TRB as on 30 September 2024 • Eligible Currency Exchange: Eligible New Money has to be converted into US Dollars within HSBC UAE during the Campaign Period, using only currencies that HSBC UAE accepts to exchange. For list of acceptable currencies, please visit our website www.hsbc.ae. The currency which the eligible money will be converted to must be USD. <ul style="list-style-type: none"> ○ Currency Exchange transactions involving notes exchange, cash deposit, notes withdrawal and HSBC debit cards are not counted as eligible currency exchange transactions and are not eligible for the Offer under this promotion. <ul style="list-style-type: none"> • The amount placed in the Term Deposit cannot exceed the Eligible Currency Exchanged amount. • If you choose not to place the exchanged amount in USD into this Term Deposit, you are entitled to place an AED term deposit of an additional equivalent amount at 6.5% p.a. for a 3 months tenure, as long as the funds used for the AED term deposit are also entirely Eligible New Money as well. • Credits, remittance and deposits from outside HSBC in US Dollars will not qualify for the Offer. <p>Eligible channels:</p> <ul style="list-style-type: none"> • All HSBC Premier customers can enjoy the offer by converting to fresh funds to US Dollars via any of the available HSBC UAE channels through which foreign exchange transactions can be completed. • Placing the term deposit must be done <u>within two days of conducting currency exchange</u> via HSBC Branches or relationship managers only. • The term deposit amount must be no less than USD 25,000 or equivalent in AED. • Each Eligible Customer can enjoy the Offer more than once subject to meeting the offer Conditions every time. • The special interest rate of 6.5% p.a. for this offer is only available for the first placement of the 3 month term deposit. This rate will not be available at renewal. • The Offer cannot be used in conjunction with any other currency exchange offers or term deposit interest rate offers, unless stated otherwise.
<p>When and How will I receive the Offer?</p>	<ul style="list-style-type: none"> • If you fulfill all the conditions and eligibility criteria of this Offer the requested Term Deposit will be placed. The Term Deposit will generally be placed within 2 working days of the request subject to final approvals, Bank’s policies and procedures.

<p>Do any other Terms and Conditions apply to me?</p>	<p>YES.</p> <ul style="list-style-type: none"> As a customer of HSBC your general banking relationship with us will be governed by our HSBC Personal Banking General Terms and Conditions (UAE). They can be found on our website at www.hsbc.ae In addition to this, where a specific HSBC product has been made available to you, your product will be governed by the applicable product terms and conditions. For example, any HSBC Credit Card will be governed by the HSBC Credit Card Agreement Terms. For all rates, fees and charges (including overseas transactions) please refer to our Schedule of Services and Tariffs, which can be found on our website at www.hsbc.ae.
<p>Account Closure</p>	<ul style="list-style-type: none"> Term Deposits renew at the board rate prevailing at the time of renewal (available on our website at www.hsbc.ae). If your Term Deposit is auto renewable and you do not wish to renew your Term Deposit, please notify us at least 2 working days prior to the maturity date. If the term deposit is uplifted before maturity then the promotional rate will no longer apply and penalty will be calculated on the basis of the board rate applicable at the time of placing the term deposit minus 1%.
<p>What else do I need to know about the Campaign?</p>	<ul style="list-style-type: none"> We reserve the right at our sole discretion to amend these Campaign Terms and Conditions or end the Campaign at any time by notice on our website at www.hsbc.ae. You must be always up to date on all your payments across your HSBC relationship 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, you will not 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. Participants in this Campaign may not make any public comment (including via social media) 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 at HSBC's discretion not to award the Offer to or to claw-back the Offer from the participant concerned immediately and without prior notice. This Campaign is available in the UAE only and 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. Warning: This product/service may be affected by changes in foreign currency exchange rates. We cannot guarantee that the exchange rates offered by HSBC UAE will be better than those offered by other financial institutions at the time of transfer. Live foreign exchange rates are refreshed every 90 seconds in branches, in the Mobile App and in Personal Internet Banking, and every 120 seconds in Global View and Global Transfers during international weekdays (Monday-Friday). On international weekends (Saturday and Sunday) or when the currency markets are closed, live foreign exchange rates are not available and the rates will remain unchanged until the next international working day.

Issued by HSBC Bank Middle East Limited U.A.E Branch, PO Box 66, Dubai, U.A.E. Regulated by the Central Bank of the U.A.E for the purpose of this promotion and lead regulated by the Dubai Financial Services Authority. CRN TC100424. Effective date: 1 October 2024.

© Copyright. HSBC Bank Middle East Limited. 2024. ALL RIGHTS RESERVED. No part of this publication may be reproduced, stored in a retrieval system, transmitted, on any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of HSBC Bank Middle East Limited