



HSBC Bank Middle East Limited

HSBC Global Money Debit Card – Online Spend Campaign Terms and Conditions

1 November 2024 to 30 November 2024 (both days inclusive)

When do these Campaign Terms and Conditions apply?

- ▶ HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched an offer that is available to all Global Money Debit Card holders (“**Campaign**”) from 1 November 2024 to 30 November 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.

What is the eligibility criteria to participate in the Campaign?

- ▶ The Campaign is open to all new and existing HSBC customers who hold a Global Money Debit Card currently and who apply and receive a new Global Money Debit Card during the Campaign Period.
- ▶ To be eligible you must be 21 years old or above and a resident of the UAE.
- ▶ You must ensure that your HSBC Global Money account and Global Money Debit Card are active at all times.
- ▶ You must meet the eligible spends criteria mentioned below (“**Eligible Spends**”)
- ▶ HSBC staff are eligible to participate in this Campaign.

What is the Offer and related T&Cs?

The Offer: If you meet the criteria of at least 8 successful Eligible Spends through online cross-border purchases using your Global Money Debit Card during the Campaign Period, you will be entitled to earn AED 100 cashback, which will be credited to your Global Money Account (“**Cashback**”).

Conditions:

- ▶ To be eligible, you must make at least 8 successful Eligible Spends through online cross-border purchases between 00:00 AM (UAE time) on 1 November 2024 and 23:59 (UAE time) on 30 November 2024 using your Global Money Debit Card.
- ▶ To qualify, each of the 8 Eligible Spends made during the campaign period, must be approved, and the amount of each transaction must be debited from your Global Money Account latest at 23:59 (UAE time) on 30 November 2024.
- ▶ Maximum one Cashback per customer.
- ▶ If you make more than 8 Eligible Spends on your Global Money Account during the Campaign Period, no additional Cashback will be earned.
- ▶ Cashback is capped to the first 3,000 customers who meet the Campaign qualification criteria

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

Subject to the minimum spend criteria and other conditions described above:

- ▶ Online cross-border purchases made using your eligible HSBC Global Money Debit Card during the Campaign Period will qualify for the campaign.
- ▶ Pre-authorizations on your HSBC Global Money Debit Card will not qualify for the Campaign unless the eligible transaction is posted to your Global Money Account during the Campaign Period.
- ▶ Any unposted, refunded, disputed, unsuccessful, reversal, unauthorized, fraudulent, unlawful, ATM transactions, fees and charges and cash withdrawals will not be considered as Eligible Spends for the Cashback. This also excludes online cross border purchases done under the below merchant category codes (MCC).

When and which spends qualify for the purpose of Eligible Spends as part of this Campaign? (Cont.)

MCC	Description
4812	TELECOMMUNICATION EQUIPMENT
4814	TELECOMMUNICATION SERVICES
4829	WIRE TRANSFER MONEY ORDER
5933	PAWN SHOPS
6010	FINANCIAL INST/MANUAL CASH
6011	FINANCIAL INST/AUTO CASH
6012	FINANCIAL INST/MERCHANDISE
6051	NON-FIN INST/FC/MO/TC
6211	SECURITIES BROKERS/DEALERS
6540	NON-FIN INST-STORED VALUE CARD
7273	DATING & ESCORT SERVICES
7800	GOVERNMENT OWNED LOTTERIES
7802	GOV LICENSED HORSE/DOG RACING
7995	BETTING/TRACK/CASINO/LOTTO
8398	CHARITABLE/SOC SERVICE ORGS
8641	CIVIC/SOCIAL/FRATERNAL ASSC
8651	POLITICAL ORGANIZATIONS
8699	MEMBER ORGANIZATIONS - DEF
9222	FINES
9311	TAX PAYMENTS
9223	BAIL AND BOND PAYMENTS
9399	GOV'T SERV - DEFAULT
9406	GOVT-OWNED LOTTERIES (NON-US)
9950	INTRA-COMPANY PURCHASE

- ▶ Any Eligible Spends made during the Campaign Period on your HSBC Global Money Debit Card that have been cancelled or suspended during the Campaign Period or within 20 calendar days following the Campaign end date will not qualify as Eligible Spends for the Campaign.
- ▶ Any decision about whether you qualify for the Cashback shall be determined by us in our sole discretion.

When and How will I receive the Offer?

If you fulfill all the conditions and eligibility criteria of this Campaign, the Cashback will be automatically credited to the HSBC Global Money Account used to make the Eligible Spends within 20 working days after the end of the Campaign Period. It is your responsibility to ensure that your HSBC Global Money Account remains open during this period. Failure to do so will mean that you are no longer eligible to receive the Cashback.

Do any other Terms and Conditions apply to me?

YES. HSBC Personal Banking General Terms and Conditions (UAE) govern your general banking relationship with HSBC. Also, the Online Banking Terms & Conditions, Global Money Account Terms and Conditions, Global Money Account Key Facts Statement and HSBC Mobile Card Terms and Conditions apply. In addition to these, other third parties terms and conditions will apply. Fees and charges apply as outlined at the Schedule of Services & Tariffs available at www.hsbc.ae.

Account Closure

To participate in this Campaign, you must ensure that you do not close your Global Money Account during the Campaign Period and within 20 calendar days following the Campaign end date.

What else do I need to know about the Campaign?

- ▶ 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.
- ▶ Online cross-border purchases are defined as transactions, where the merchant is domiciled outside of UAE (country of the card holder) and the transaction is made online over the internet.
- ▶ 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.

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: CC101524. Effective date: 18 October 2024.

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