



HSBC Savings Bonus Interest Q4 2024 Campaign Terms and Conditions 01 October – 31 December 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 all HSBC customers who deposit New Money into an HSBC Savings Account and grow their Deposits Total Relationship Balance (“Campaign”), from 01 October to 31 December 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. | | | | | | | | | | | | | | | |
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| <p>What is the eligibility criteria to participate in the Campaign?</p> | <ul style="list-style-type: none"> The Campaign is open to all new and existing HSBC customers who hold or open an HSBC Savings Account during the Campaign Period. | | | | | | | | | | | | | | | |
| <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 the following: Eligible Customers who meet the Offer Conditions below, will earn additional interest of 4% p.a. on the Eligible New Money Balances in their Savings Account, during the Campaign Period ("Bonus Interest"), which is subject to a maximum Bonus Interest cap per month of AED 25,000.</p> <p>The following conditions apply to the Offer:</p> <p><u>Definitions:</u> New Money means a depositing new funds into your HSBC UAE Account(s) which must reflect finally in your HSBC UAE Savings Account, during the Campaign Period. Eligible New Money Balance means the lower of either: -</p> <ul style="list-style-type: none"> the amount by which the average daily balance of your regular Saving Account* for the relevant month (October or November or December 2024) exceeds the average daily balance of your Saving Account as at 30 September 2024, using New Money, or the amount by which your Deposits TRB for the relevant month (October or November or December 2024) exceeds your Deposits TRB as at 30 September 2024. <p>Whichever is lower</p> <p>* The average daily balance in your Savings Account is calculated based on the cleared end of day balance for a calendar month, during the Campaign Period.</p> <ul style="list-style-type: none"> Bonus Interest rates are promotional and can be subject to change, see under “What else do I need to know about the Campaign?” below. Bonus Interest will be calculated on the last day of each calendar month during the Campaign Period, and credited to the Eligible customer’s most recently opened demand deposit account (meaning current or savings account) in AED on the 1st working day of the following month. Bonus Interest will be calculated by applying the Bonus Interest Rate only to the Eligible New Money Balance for the calendar month during the campaign period. Bonus Interest will be paid separately from the regular interest (if any) payable on the Saving account balance. Eligible Customers must deposit New Money (defined above) during the Campaign Period. New Money funds must be held in the Eligible Customer’s Savings Account to earn Bonus Interest. <p>Deposits Total Relationship Balance or Deposits TRB means the sum of your average daily HSBC account balances for the calendar month, taking into account all Current / Savings / E-Saver / Term Deposit / 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.</p> <ul style="list-style-type: none"> Deposits TRB (defined above) as at the end of each calendar month during the Campaign Period, must be higher than their Deposits TRB as at 30 September 2024, and the incremental funds (meaning the net uplift in the customer’s Deposits TRB, if any) will be used to calculate the Eligible New Money Balance for Bonus Interest calculation purposes. <p>Below is an illustration of Deposits TRB and Bonus Interest calculation for Eligible New Money Balance:</p> <table border="1" data-bbox="310 1730 1463 1854"> <thead> <tr> <th data-bbox="310 1730 683 1780">Illustration 1</th> <th colspan="4" data-bbox="683 1730 1463 1780">Campaign Period</th> </tr> <tr> <th data-bbox="310 1780 683 1854">All Figures in AED</th> <th data-bbox="683 1780 883 1854">As of 30 September 2024</th> <th data-bbox="883 1780 1083 1854">As of 31 October 2024</th> <th data-bbox="1083 1780 1282 1854">As of 30 November 2024,</th> <th data-bbox="1282 1780 1463 1854">As of 31 December 2024</th> </tr> </thead> <tbody> <tr> <td data-bbox="310 1854 683 1854"></td> <td data-bbox="683 1854 883 1854"></td> <td data-bbox="883 1854 1083 1854"></td> <td data-bbox="1083 1854 1282 1854"></td> <td data-bbox="1282 1854 1463 1854"></td> </tr> </tbody> </table> | Illustration 1 | Campaign Period | | | | All Figures in AED | As of 30 September 2024 | As of 31 October 2024 | As of 30 November 2024, | As of 31 December 2024 | | | | | |
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| | Deposits TRB (Average Daily) | 200,000 | 300,000 | 450,000 | 500,000 |
| | Savings Account Balances (Average Daily) | 100,000 | 200,000 | 375,000 | 225,000 |
| | Amount eligible for bonus interest | | 100,000 | 250,000** | 125,000 |
| | Calculated BONUS interest amount | | 344 | 833 | 430 |
| | **In November, although this customer increased their Saving balance by 275,000 when compared to their 30 September balance, they were only entitled to Bonus Interest on 250,000 because their Deposits TRB only increased by 250,000 and Bonus Interest is calculated on the lower amount – see definition of Eligible New Money Balance. | | | | |
| When and How will I receive the Offer? | If you fulfill all the conditions and eligibility criteria of this Campaign you will receive the calculated bonus interest credit in the last opened Current/Savings account on the 1 st working day of the following month. | | | | |
| Do any other Terms and Conditions apply to me? | <p>YES.</p> <ul style="list-style-type: none"> In addition, 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. | | | | |
| Account Closure {& Home Loan Withdrawal} | <ul style="list-style-type: none"> Eligible Customer's HSBC Account and their Saving account must remain active and maintained as per applicable account eligibility criteria throughout the Campaign Period and until all Bonus Interest payments have been credited in order to qualify for this Offer. If you close your account during this period you will forfeit any bonus interest. | | | | |
| What else do I need to know about the Campaign? | <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. | | | | |

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 TC100324. Effective date: 1 October 2024.

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