

HSBC Samsung Pay Credit and Debit Cards Cashback Campaign Terms and Conditions – 27 April 2017 up to and including 30 June 2017

When do these terms and conditions apply?	<ul style="list-style-type: none"> • HSBC Bank Middle East Limited - UAE (“we” or “us” or “HSBC”) has launched “HSBC Samsung Pay® Credit and Debit Cards Cashback Campaign” (“Campaign”). • The campaign period is from 27 April 2017 up to 30 June 2017 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 law and regulation permits so please read them carefully.
Who are eligible to participate in the Campaign?	<ul style="list-style-type: none"> • The Campaign is open to all HSBC customers who have a valid HSBC Credit Card or Debit Card (“HSBC Card”) issued in the UAE. • The Campaign is not open to HSBC Corporate Credit Card or Debit Card holders. • To be eligible you must be 21 years old and above and a resident of the UAE.
What is the offer?	<ul style="list-style-type: none"> • If you make an eligible spend using Samsung Pay domestically and/or internationally on any of your HSBC Cards during the Campaign Period and you are an Eligible Customer (see definition below), you will be entitled to earn 10% cashback or AED 100 per customer, whichever is lower, on such eligible purchases (“Bonus Cashback”). • This offer is only applicable to the first 2,000 customers who will make purchases using Samsung Pay on HSBC Cards during Campaign Period (“Eligible Customers”). • Any decision about whether spends on purchases qualify as spends for the purpose of Bonus Cashback shall be resolved by us in our sole discretion and our decision is final. We shall determine, in our sole discretion, which customers qualify for Bonus Cashback. • The maximum Bonus Cashback for each Eligible Customer for all transactions combined on all HSBC Cards under this Campaign is AED 100 per Customer (“Maximum Bonus Cashback”). • Bonus Cashback will be in addition to Air Miles (reward points issued by Rewards Management Middle East FZ – LLC) or Cashback usually earned on your HSBC Cashback Credit Card. • There is no other cash substitute.
When and which spends qualify for the purpose of the campaign?	<ul style="list-style-type: none"> • Only retail purchases made by you using any of your HSBC Cards during the Campaign Period qualify for the purpose of this Campaign. • Balance transfers, Easy Cash, Cash Instalment Plan and cash withdrawals are excluded. • International retail purchases during the Campaign Period qualify for the purpose of the Campaign. While determining the eligibility for the Bonus Cashback, the international spends, if not in AED, would be converted to the AED equivalent at prevailing foreign exchange rates (as determined by MasterCard or Visa). • Pre-authorizations on your HSBC Card will not qualify for the purposes of your eligibility towards the Bonus Cashback unless the transaction is posted to your credit card or debit card account during the Campaign Period. • Spends may be made across any number of HSBC Cards during the Campaign Period which are either held in your name or your supplementary cardholder’s name where you are the primary cardholder. However please note that the Bonus Cashback will be credited to the HSBC primary credit card account or debit card account directly as applicable. • If your HSBC Card is lost or stolen and you dispute any purchases; and/or purchases made on your HSBC Card are declined by the merchant or refunded; such purchases will not qualify as spends for the purposes of this Campaign. In the event that your card is lost or stolen, you can continue making purchases with your replacement HSBC Card when you receive it and all such purchases made within the Campaign Period will continue to qualify for this Campaign. • You must not have indicated that you do not wish to be contacted for any marketing materials purposes and we must have your valid email address in our system.
When and how will I get the Reward?	<ul style="list-style-type: none"> • If you fulfill these Campaign Terms and Conditions, the Bonus Cashback will be automatically credited to your HSBC Card account within 60 calendar days starting from the Campaign Period end date. It is your responsibility to ensure that your HSBC Card Account is open then. Failure to do so by this date may mean that you are no longer eligible for the Bonus Cashback.
Do any other Terms and Conditions apply to me?	<ul style="list-style-type: none"> • Yes. In addition to these Campaign Terms, the HSBC Credit Card Agreement terms, Black Credit Card Terms and Conditions, Cashback Credit Card Terms and Conditions, Air Miles Terms and Conditions, HSBC Personal Banking General Terms and Conditions (UAE), HSBC Mobile Card Terms and Conditions, and Samsung Pay Terms and Conditions shall continue to apply to your HSBC Card. They 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) and Samsung Pay.
What if my Card is cancelled	<ul style="list-style-type: none"> • You must ensure that you do not cancel your HSBC Card during the Campaign Period and within 60 calendar days following the Campaign Period. Any spends made during Campaign Period on any of your HSBC Cards that have been cancelled or suspended during the Campaign Period or within 60 calendar days following the Campaign Period will not qualify as spends for the Campaign. • Additionally, your HSBC Credit Cards must be non-delinquent at all times.
What else do I need to know about the Campaign?	<ul style="list-style-type: none"> • 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 must be up to date on all your payments on your HSBC Cards at all times in order to participate in this Campaign. If any payments are overdue on any of your HSBC Cards, or at any stage you are in breach of any of our terms and conditions, or if any of your HSBC Cards have been suspended or cancelled by us, 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 Bonus Cashback. • 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 Bonus Cashback. • 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 Bonus Cashback or any other 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 not to award Bonus Cashback to an entrant or debit Bonus Cashback from a qualifier immediately and without notice. • In addition to these Campaign Terms and Conditions, the HSBC Personal Banking General Terms and Conditions for the UAE, the HSBC Credit Card Agreement Terms for the UAE and any separate terms and conditions as available on www.hsbc.ae shall continue

	<p>to apply. For all rates, fees and charges (including overseas transactions) as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.ae.</p> <ul style="list-style-type: none">• 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.• Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.
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