

Credit Shield Plus – Terms and Conditions (Bahrain)

Effective 1st December 2020

Summary of Changes	
Up until 30th November 2020	1st December 2020
<p>Premium rates</p> <p>CSP premium 0.60% on outstanding card balances</p>	<p>Premium rates</p> <p>CSP premium 0.141% on outstanding card balances</p>
<p>Defined Terms</p>	<p>New Defined Terms</p> <ul style="list-style-type: none"> • “Date of Loss” • “Diagnosis” • “Early Retirement” • “Entry Date” • “Insured Credit Cardholder” • “Unemployment”
<p>Clause 5 (‘How do I accept the CSP Terms and Conditions?’) – Present</p>	<p>Clause 5 (‘How do I accept the CSP Terms and Conditions?’) – Clause amended to update Electronic acceptance wording and include the following:</p> <p>You accept these CSP terms and conditions by signing the “Customer Declaration for Application to Credit Shield Plus”.</p> <p>Alternatively, HSBC may ask you to accept these terms and conditions online using an electronic checkbox or some other form of electronic communication of acceptance. By signing the declaration or indicating your acceptance using an electronic method of communication, you are acknowledging that you have read and agreed to these terms and conditions.</p>
<p>Clause 8 (‘How do I opt in for CSP?’) – Present</p>	<p>Clause 8 (‘How do I opt in for CSP?’) - Deleted</p>

	<p>As the product is currently off-shelf and currently unavailable for new enrolments, this clause has been removed.</p>
<p>Clause 9 (‘What benefits will I receive in the event of Death, Permanent Total Disability or Critical Illness?’) – Original wording:</p> <p><u>Critical Illness Benefit:</u></p> <p>The Maximum Coverage benefit payments set out above remain applicable in addition to any benefit payments made for Critical Illness. This means that, in the event of a valid Critical Illness claim, 100% of the outstanding balance (up to the maximum coverage limits set out above) will be paid, and CSP cover will continue for the Life and/or PTD benefit.</p> <p>For example, if you are diagnosed with a Critical Illness and you have an outstanding balance on your HSBC Platinum Credit Card as at the Date of Loss of BHD 200,00, MetLife will pay BHD 200,00. If you later die, and the outstanding balance on your card as at the Date of Loss is BHD 200,00, MetLife will pay BHD 200.00 (subject to claims being upheld by MetLife).</p>	<p>Clause 8 (‘What benefits will I receive in the event of Death, Permanent Total Disability or Critical Illness?’) – Clause Amended</p> <p><u>‘Benefits Additional Critical Illness’ - Amended to state as follows:</u></p> <p>In addition to the above benefit payment for Critical Illness, coverage on the remaining benefits would continue.</p> <p>In case you hold more than one card, the maximum coverage is capped to BHD 20,000 across all cards for all benefits. All benefits amounts are subject to change from time to time as set out in section 26.</p>
<p>Clause 15 (‘What about VAT charges?’) - Not Present</p>	<p>New Clause 15 (‘What about VAT charges?’) - Added</p> <p>Value Added Tax (VAT) clause added since VAT was introduced to Bahrain on 1 January 2019.</p> <p>Clause clarifies that VAT of 5% on the Non-Life portion of your premiums is charged to your Credit Card along with your premium amount. This is clearly displayed in the monthly invoices that you receive from MetLife.</p>

CSP Terms and Conditions (Bahrain)

<p>1.</p>	<p>What is Credit Shield Plus (CSP)?</p>	<p>Credit Shield Plus (CSP) is an optional insurance cover that you can apply for if you have an HSBC Credit Card issued by HSBC Bank Middle East Limited in Bahrain (HSBC).</p> <p>It provides insurance cover for the situation where you are unable to pay your Credit Card debts in the event of:</p> <ol style="list-style-type: none"> 1. Loss of Life 2. Permanent Total Disability 3. Critical Illness 4. Involuntary Loss of Employment (for salaried cardholders only) 5. Temporary Total Disability (for self-employed cardholders only)
<p>2.</p>	<p>Who provides the insurance cover?</p>	<p>The insurance cover is provided by American Life Insurance Company (MetLife or Insurance Company).</p> <p>Under the terms of the CSP insurance policy (Policy) between MetLife and HSBC, MetLife will provide coverage to HSBC customers who have opted to be covered under the Policy.</p> <p>The terms and conditions of the Policy may be amended from time to time. If there are changes to the Policy that impact you, HSBC will give you 30 days’ notice of the changes. HSBC will use appropriate methods to update you about the changes, including by letter, email and other electronic communication channels.</p>
<p>3.</p>	<p>What are the terms and conditions of CSP?</p>	<p>This document contains the terms and conditions applicable to CSP. Please read the terms and conditions carefully.</p> <p>There is a glossary at the end of this document to help you understand some of the words used herein. Where you see words or phrases with capital letters (for example “Permanent Total Disability”) then you can go to the glossary and check what those words or phrases mean.</p>

<p>4.</p>	<p>Can you change the terms and conditions?</p>	<p>These terms and conditions may change from time to time. HSBC will give you 30 days’ notice of any changes unless the changes are in your favour, in which case the changes will take effect immediately. HSBC will use appropriate methods to update you about the changes, including by letter, email and other electronic communication channels.</p> <p>The latest version of the terms and conditions are available on HSBC’s website at www.hsbc.bh.com.</p>
<p>5.</p>	<p>How do I accept the CSP Terms and Conditions?</p>	<p>You accept these CSP terms and conditions by signing the “Customer Declaration for Application to Credit Shield Plus”. Alternatively, HSBC may ask you to accept these terms and conditions online using an electronic checkbox or some other form of electronic communication of acceptance. By signing the declaration or indicating your acceptance using an electronic method of communication, you are acknowledging that you have read and agreed to these terms and conditions.</p> <p>MetLife / HSBC will also assume that you have read and agreed to the changes to the terms and conditions if HSBC sent you notice that they have changed and you do not let HSBC know within 30 days of that notice that you object to the changes or you continue to use your HSBC Credit Card.</p> <p>You agree that your non-objection or continued use of your HSBC Credit Card constitutes your acceptance of such changes.</p> <p>You agree that any electronic method of acceptance shall constitute your legal acceptance of these terms and conditions, and changes to them, as if you had accepted them in writing and all relevant laws and regulations applicable to acceptance of contracts via electronic methods will apply.</p>

6.	Am I eligible for CSP cover?	<p>You can apply for CSP provided:</p> <ol style="list-style-type: none"> 1. you are a primary credit cardholder of an HSBC Credit Card issued in Bahrain; 2. you hold the card as an individual and not as a representative of a corporation; 3. you are between the age of 18 and 64; and 4. you hold a valid residency visa issued in Bahrain.
7.	Who is not covered under CSP?	<p>CSP does not cover the following:</p> <ul style="list-style-type: none"> • Supplementary cardholders. • Corporate cardholders. • Cardholders aged 65 or above. • Upon attainment of the age of 65, you will need to notify HSBC in order to stop paying premiums as coverage will be discontinued under the Policy.
8.	What benefits will I receive in the event of Death, Permanent Total Disability or Critical Illness?	<p>In the event of your Loss of life, Permanent Total Disability or Critical Illness, 100% of the maximum Outstanding Balance on the Credit Card up to:</p> <ul style="list-style-type: none"> • BHD 5,000 for Classic cardholders • BHD 10,000 for Gold cardholders • BHD 20,000 for Platinum & Premier Cardholders <p><u>Additional Critical Illness Benefit:</u> In addition to the above benefit payment for Critical Illness, coverage on the remaining benefits would continue.</p> <p>In case you hold more than one card, the maximum coverage is capped to BHD 20,000 across all cards for all benefits. All benefits amounts are subject to change from time to time as set out in section 26.</p>
9.	What benefits will I receive in the event of Involuntary Loss of Employment or Total Temporary Disability?	<p>For Involuntary Loss of Employment (only for salaried cardholders) or Total Temporary Disability (only for self-employed cardholders) the benefits are as follows:</p> <ul style="list-style-type: none"> • Monthly payments of 15% of the Outstanding Balance per month for up to 6 months. The Outstanding

		<p>Balance would be fixed on the Date of Loss of employment/first day of disability and would remain constant throughout the benefit payment period (Balance Payment).</p> <p>AND</p> <ul style="list-style-type: none"> • Monthly payments of up to a maximum of BHD 300 per month towards your utility bills for up to 6 months (Utility Bill Payment) <p>For details on how the benefits are calculated, please see section 10 below.</p> <p>There are certain terms and conditions in respect of each type of claim, which are set out in section 11 below.</p> <p>All benefits amounts are subject to change from time to time as set out in section 26.</p>
<p>10.</p>	<p>How are the benefits calculated for Involuntary Loss of Employment or Total Temporary Disability?</p>	<p><u>Balance Payment</u></p> <p>The Balance Payment is payable for each period of 30 days of proven Unemployment/disability.</p> <p>For the purpose of the Balance Payment, the Outstanding Balance amount is fixed as the Outstanding Balance on the first day of Unemployment/disability and would remain constant throughout the benefit payment period of up to 6 months.</p> <p><u>Utility Bill Payment</u></p> <p>There are two types of utility bills that are covered and a separate maximum limit of benefit for each:</p> <ol style="list-style-type: none"> 1. The first type is water and electricity up to a maximum limit of BHD 150 (One hundred fifty only) per month; 2. The second type is phone (landline and mobile), cable TV and internet up to a maximum limit of BHD 150 (One hundred fifty only) per month. <p>For the purpose of the Utility Bill Payment, the monthly</p>

		<p>payment will be based on the previous month's bill (excluding any amounts accrued from previous months) and the payment will be up to a maximum of 6 months, not exceeding BHD 150 per month per type of bills (i.e. BHD 150 for electricity/water and BHD 150 for phone, cable TV and internet).</p> <p>For example, if you become unemployed or disabled on 24 September 2014 and your landline phone bill for the month of August 2014 is BHD 100, whereby BHD 75 is accrued from previous unpaid bills and BHD 25 is for the month of August, only BHD 25 would be payable. This same methodology would be applied for each type of utility bill up to the maximum limit of BHD 150.</p> <p>All benefits amounts are subject to change from time to time as set out in section 26.</p> <p>Waiting Periods apply – see section 18 for more details. Deferral Period applies – see section 12.</p>
<p>11.</p>	<p>Are there any terms and conditions in respect of the benefit payments for Involuntary Loss of Employment or Total Temporary Disability?</p>	<p>The terms and conditions in respect of each type of claim are as follows:</p> <p>Involuntary Loss of Employment (ILOE):</p> <p>The benefit payment terminates at the earliest of the following dates:</p> <ul style="list-style-type: none"> • if the claim is no longer justified or required • in case of Death/Disability • when you resume work (even if it is only part-time work) • on the date of your retirement or Early Retirement • when the maximum benefit payment term of 6 months is reached • when you turn 65 years old • when the HSBC Credit Card is cancelled

		<ul style="list-style-type: none">• when you no longer claim the unemployment benefit (applicable to Bahraini Nationals only) <p>You can only claim benefit payments for a total of 6 months in any 12 months period, even if you have multiple ILOE claims in the same 12 months period.</p> <p>There must be at least 6 months of continuous employment after the term of a first claim for ILOE for which benefits have been paid to make you eligible to make a new ILOE claim. In this event only, these 6 months can be achieved either under a permanent contract of employment, or under a temporary or a fixed term contract.</p> <p>To make an ILOE claim, you must meet the following conditions:</p> <ul style="list-style-type: none">• You must be less than 65 years old on the notification of Unemployment• You must have at least 6 continuous months of permanent gainful employment of not less than 30 hours per week with the same employer in the private/public sector prior to the claim date• Your Unemployment must be as a consequence of redundancy or dismissal (other than due to a reason of misconduct) <p>The above eligibility criteria apply to your circumstances as at the point you make an ILOE claim, irrespective of what your circumstances were when you applied for CSP cover.</p> <p>You must notify us immediately if you are notified by your employer that you have lost (or are about to lose) your employment. Amounts incurred on your HSBC Credit Cards after the Date of Loss will not be covered by CSP.</p> <p>Total Temporary Disability (TTD):</p>
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		<p>been made. In such event, the Waiting Period will not apply to subsequent claims after the first TTD claim has been made.</p>
12.	When does cover begin?	<p>Your cover will begin from date of enrolment into CSP (post activation of your HSBC Credit Card). A deferral period applies to the Involuntary Loss of Employment, Total Temporary Disability and Critical Illness benefits as mentioned below:</p> <ul style="list-style-type: none"> • For Involuntary Loss of Employment or Total Temporary Disability, if you make a claim in the first 30 days from the date you enroll for CSP cover, no benefits will be paid; • For Critical Illness, if you make a claim in the first 90 days from the date you enroll for CSP cover, no benefits will be paid.
13.	How long will I be covered for?	<p>When you opt for CSP, you will be covered for the duration of time you are holding an HSBC Credit Card so long as you continue to pay the monthly premiums, which form part of your monthly credit card bill.</p> <p>When you reach the age of 65 years, you will need to notify HSBC in order to stop paying premiums as coverage will be discontinued under the Policy.</p>
14.	How do I pay for CSP coverage and how much does it cost?	<p>Your CSP premium will be charged as part of your HSBC Credit Card bill and will be reflected in the Credit Card monthly statement.</p> <p>The monthly premium will be 0.141% of the monthly Outstanding Balance on your HSBC Credit Card. If you do not have an Outstanding Balance on your HSBC Credit Card statement date, then there would be no charge for CSP that month.</p> <p>Example:</p> <p>If you have a current Outstanding Balance of BHD 1,000 on your `statement date for September, the CSP premium would be BHD 1.41 for September. If on the statement</p>

		<p>date, your Outstanding Balance is nil, you will not be charged whereas cover will still apply.</p> <p>Premiums and charges are subject to change from time to time as set out in section 26.</p>
15.	What about VAT charges?	<p>VAT of 5% on the Non-Life portion of your premiums is charged to your Credit Card along with your premium amount. This is clearly displayed in the monthly invoices that you receive from MetLife.</p>
16.	How do I notify you of a claim?	<p>If you think you are eligible to make a claim under CSP, you will need to notify HSBC of your claim (within 90 days from date of the event leading to the claim) and provide HSBC with any information and documentation HSBC and /or MetLife may request. HSBC will then either work with MetLife in respect of your claim or refer you to MetLife directly to deal with your claim.</p> <p>You can contact HSBC in respect of claims on +971 4 390 6081 from Saturday through Thursday, between 8am and 4pm (GST).</p> <p>In order to ensure benefits are paid as quickly as possible, please ensure any claims are reported as soon as possible after the event (within 90 days from Date of Loss) and any information / documentation is provided as quickly as possible.</p> <p>HSBC is not responsible for paying claims. MetLife is the underwriter of the Policy. For more details about how benefits are paid, please see section 19.</p>
17.	What documents do I need to provide?	<p>The documents you need to provide in the event of a claim for each benefit include the following:</p> <p>Loss of Life:</p> <ul style="list-style-type: none"> • A legal death certificate of the Insured Credit Cardholder • An official personal identity document of the Insured Credit Cardholder • Any other additional document that MetLife may request from time to time <p>Permanent Total Disability:</p>

		<ul style="list-style-type: none"> • A detailed medical report indicating the nature and date of onset of ailment/risk factors/accident as well as degree of disability • A letter from your employer stating your start date of employment, date of termination of employment and cause of termination • A copy of your passport or ID card • Your complete address and telephone number • All relevant x-rays / CT scans / MRIs / laboratory tests and reports • A police report in the case of an accident • Any other additional document that MetLife may request from time to time <p>Critical Illness:</p> <ul style="list-style-type: none"> • Diagnosis of the Critical Illness by the specialist physician who diagnosed it and medical evidence related to the critical illness reported • Your official personal identity document • Any other additional document that MetLife may request from time to time <p>Temporary Total Disability:</p> <ul style="list-style-type: none"> • Evidence that you were in a registered occupation on the first day of the continuous period of disability • Certificate of the registered physician who prescribed the absence from work due to sickness or accident, indicating its cause and probable duration • Evidence of payment of disability allowances (for sick leave, work injury) by the National Insurance Scheme if any • Your official personal identity document • Any other additional document that MetLife may request from time to time <p>Involuntary Loss of Employment:</p> <ul style="list-style-type: none"> • A letter by means of which dismissal or redundancy was notified to you by your employer, including the date, the cause and the effective date of dismissal • A copy of your passport and visa • Any other additional document that MetLife may request from time to time <p>Bahraini Nationals shall furthermore provide:</p> <ul style="list-style-type: none"> • A Certificate of registration of Unemployment with National Unemployment Scheme • Evidence of payment of allowances for total Unemployment by National Unemployment Scheme
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		<p>All documents must be received by MetLife within 90 days of the Date of Loss. You must answer all questions from MetLife accurately and fully. If forms are being completed by someone on your behalf, that person must be duly authorised to do so.</p> <p>All documents should be submitted in English or Arabic language. Documents in other languages (due to claims incurred overseas) must be translated by an official public translator prior to submission.</p> <p>All x-ray films and any similar documents must carry the patient's name and the date they were taken on.</p> <p>If the terms and conditions set out in this section are not met, your claim may be rejected by MetLife.</p> <p>MetLife reserves the right to medically examine you if it has reason to suspect that a claim is not genuine.</p>
18.	When and how will I receive my payment after I claim?	<p>There are Waiting Periods for certain types of claim.</p> <p>If you have a claim for Involuntary Loss of Employment or Temporary Total Disability, there is a 30 days Waiting Period before any benefits are paid.</p> <p>If you have a claim for Permanent Total Disability, there is a 12 month Waiting Period before any benefits are paid.</p> <p>If your documentation is in order and acceptable to MetLife in accordance with section 17 above, MetLife will process your claim within 15 working days. For more details about how benefits are paid, please see section 19 below.</p>
19.	How will the benefit payment(s) be made?	<p>All benefit payments will be made by MetLife directly to HSBC who will then credit any benefits received to pay down the Outstanding Balance on your HSBC Credit Card(s).</p>
20.	What happens to my cover if I stop paying my credit card bill?	<p>You must pay the monthly premiums, which form part of your monthly credit card bill, in order for cover to continue. If you stop paying your monthly bill (or you make a payment that is not sufficient to satisfy the</p>

		premium charge in full) then your CSP cover will be terminated and no benefits will be paid.
21.	What is the scope of CSP cover?	<p>The scope of CSP cover is 24 hours and worldwide.</p> <p>However, if you wish to submit a Critical Illness, TTD or PTD claim because you are ill or disabled, your illness / disability will need to be diagnosed by a physician authorised by MetLife within Bahrain, which may require you to be physically present in Bahrain.</p>
22.	What if I don't want CSP anymore?	You can cancel your CSP cover at any time by calling HSBC. Please call us on the number at the back of your credit card. Your CSP cover will stop from the date you notify HSBC of you wish to discontinue the cover. Upon cancellation of your CSP cover, premiums shall cease from your next monthly statement, but you will not be entitled to any refund of the premiums paid up to the point of cancellation.
23.	Are there any limitations or exclusions to CSP?	<p>Yes, there are some exclusions that are applicable to CSP cover. The exclusions are set out in the table below and vary depending on the type of claim made.</p> <p>If any of the exclusions listed below apply, then no benefits will be paid.</p> <p>MetLife will determine in its absolute discretion whether or not benefits will be paid and whether or not exclusions apply. Upon MetLife's request, you may be asked to attend a medical examination(s) by a medical practitioner approved by MetLife in order to determine whether benefits are payable or whether certain exclusions apply.</p>
24.	Are there any other reasons why MetLife would not be able to insure me or pay out benefits?	MetLife will not cover you or pay any benefits if to do so would involve a breach of any laws or regulations or international sanctions.

<p>25.</p>	<p>What do I do if I am not happy with the service I receive in respect of CSP?</p>	<p>If HSBC do not deliver the standard of service you expect, or if you think HSBC has made a mistake, please let HSBC know. HSBC will then investigate the situation and, if necessary, set about putting matters right as quickly as possible. In addition, HSBC will take steps, where appropriate, to prevent a recurrence.</p> <p>Please allow your branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right.</p> <p>If you remain dissatisfied and would like further information about HSBC’s process for resolving complaints, please contact HSBC at customerexperienceuae@hsbc.com</p> <p>If your complaint relates to MetLife, HSBC may in certain circumstances pass your complaint to MetLife to enable them to respond to you directly. For instance, if you have a disputed claim, this is something you will need to resolve with MetLife directly. MetLife has a Customer Care toll free number, which is 800 638 5433.</p>
<p>26.</p>	<p>Are CSP charges, benefits, cover limits, etc. subject to change?</p>	<p>The premium for CSP, and all charges, benefits, cover limits, conditions and exclusions for CSP are subject to change from time to time at HSBC’s and/or MetLife’s discretion.</p> <p>HSBC will give you 30 days’ notice of any changes unless the change is in your favour, in which case the changes will take effect immediately. HSBC will use appropriate methods to update you about the changes, including by letter, email and other electronic communication channels.</p>

Type of Claim	Exclusions
Loss of Life	<ol style="list-style-type: none"> 1. Suicide while sane or insane 2. Sickness directly or indirectly attributed to HIV and/or any related illness including AIDS (see definition of AIDS in Glossary) 3. Abuse of alcohol or drugs 4. War, or riot, or civil commotion, acts of terrorism 5. Radioactive contamination 6. Service in armed forces while on duty in an active war 7. Illegal act / criminal activity 8. Flight in a non-scheduled aircraft 9. Participation in any sport involving a motor engine (including rallies), professional sports, boxing, scuba / skin diving, parachuting or hang-gliding, horse racing and mountain climbing <p>For exclusion 6 above (armed forces), if you are a policeman or in the armed forces and you die in your day-to-day course of duty, the benefits under CSP will be payable, unless the claim is due to any of the following events: Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, acts of terrorism, any kind of training, exercise or assignment involving the use of ammunition or explosives of any kind.</p> <p>Together, the above exclusions are referred to in the rest of this table as Death Exclusions.</p>
Permanent Total Disability	<ol style="list-style-type: none"> 1. The Death Exclusions (as defined above) 2. Self-inflicted bodily injury while sane or insane 3. Psychiatric illness or any mental or nervous disorder 4. Disability attributed by you to subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging 5. Your failure to undergo medical treatment recommended by a legally qualified medical practitioner <p>Together, the above exclusions are referred to in the rest of this table as the Permanent Total Disability Exclusions.</p>
Critical Illness	<ul style="list-style-type: none"> • Any claim occurring within 90 days from the date you took out CSP cover (see section 13 above) • Pre-existing conditions • Self-inflicted injuries • AIDS or infection by HIV, unless a consultant certifies that the condition solely prevents you from working • Radioactive contamination • Drug, solvent and alcohol abuse • Resulting from operations or treatments which are not medically necessary, including cosmetic or beauty treatments • Stress, anxiety, depression or any mental or nervous disorder unless a consultant psychiatrist certifies that the condition solely prevents you from working • Back related conditions unless radiologically proven
Total Temporary Disability for self-employed cardholders	<ul style="list-style-type: none"> • The Permanent Total Disability Exclusions (as defined above), save that Death Exclusion no. 3 does <u>not</u> apply to Total Temporary Disability • Any mental condition, including but not limited to nervous breakdown, depression, anxiety or other stress related condition, • Backache and related conditions, unless there are definite clinical findings, such as radiological medical evidence of abnormality, <p>Together, the above exclusions are referred to in the rest of this table as the Total Temporary Disability Exclusions</p>
Involuntary Loss of Employment for salaried cardholders	<ul style="list-style-type: none"> • The Total Temporary Disability Exclusions (as defined above) • ILOE which is notified during the deferral of cover period of 30 days (see section 13 above) • The severance or the natural expiry of a fixed term contract of employment or of an interim contract • Early Retirement • If you are not able to claim the Unemployment benefit (for Bahraini Nationals only), • Dismissal or redundancy when the employer is your spouse or family member, or when you are a shareholder of the company or a member of its board

	<ul style="list-style-type: none"> • Resignation or voluntary redundancy, including cases of rejection of other suitable job in company due to organizational changes • Self-employment • Dismissal by reason of; <ul style="list-style-type: none"> • misconduct, • strikes, • lockouts or • other organized labor disputes or • any unlawful acts, • Partial, seasonal or casual employment
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Glossary

AIDS means Acquired Immune Deficiency Syndrome, as defined by the World Health Organization (please refer to MetLife for a copy of this definition). It includes but is not limited to: HIV; encephalopathy (dementia); and HIV Wasting Syndrome.

Credit Card means your HSBC Credit Card issued by HSBC Bank Middle East Limited in Bahrain.

Critical Illness means the following: Cancer, Heart Attack, Kidney Failure, Stroke, Coronary Artery Disease requiring surgery, Major Organ Transplantation and Multiple Sclerosis. MetLife defines these as follows:

Covered Diseases	Definitions
Cancer	a malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of the tissue. This includes leukaemia (except chronic lymphocytic leukaemia), lymphomas and malignant melanomas, but excludes non-invasive cancers in situ, all skin cancers and tumours in the presence of a human-immune-deficiency virus.
Heart Attack	the death of a portion of heart muscle as a result of inadequate blood supply, which must occur with prolonged chest pain, new electro cardio graphic changes and an elevation in cardiac enzyme levels.
Kidney Failure	end stage renal disease due to chronic irreversible failure of both kidneys to function as a result of which the person insured must be required to undergo regular peritoneal dialysis or haemodialysis or renal transplantation.
Stroke	any cerebrovascular incident producing neurological sequel lasting more than 24 hours and including infarction of brain tissue, haemorrhage from an intra-cranial vessel and embolisation caused by an extra cranial source. Evidence of permanent neurological deficit must be produced. Transient ischaemic attacks are specifically excluded.
Coronary Artery Disease requiring surgery	open heart surgery undergone to correct narrowing or blockage of two or more coronary arteries by the use of saphenous vein grafts or internal mammary grafting, but

	excluding all non-surgical procedures such as balloon angioplasty or laser techniques. Angiographic evidence of the underlying disease must be provided.
Major Organ Transplantation	the actual undergoing as a recipient of a transplant of a heart, lung, liver, pancreas or bone marrow.
Multiple Sclerosis	unequivocal diagnosis of multiple sclerosis made by a consultant neurologist holding such an appointment at a major hospital. The claimant must exhibit neurological abnormalities that have existed for a continuous period of at least 6 months or have had at least one relapse of such abnormalities. The typical symptoms of demyelination and impairment of motor and sensory function must evidence this.

CSP means Credit Shield Plus, which is the credit insurance cover offered under the terms of the Policy.

Date of Loss shall mean:

- (a) For claims under the Death Benefit, the date of death of the Insured Credit Cardholder.
- (b) For claims under the PTD or TTD Benefits, the date the state of PTD or TTD is certified by a Physician and recognized by the Insurance Company as fulfilling the conditions herein for a disability claim. The Date of Loss for a disability claim shall not precede the Entry Date.
- (c) For claims under the Critical Illness Benefit, the date of first Diagnosis of the covered Critical Illness or the date on which the covered surgery is performed. Such Date of Loss must be certified by a Physician and accepted by the Insurance Company, whose decision shall be final.
- (d) For claims under ILOE Benefit, the date of notice of termination served to the Insured Credit Cardholder after the Entry Date and during the policy period.

Death or Loss of Life means the death of the primary credit card holder covered by CSP.

Diagnosis wherever used in this Policy means the definitive Diagnosis made by a Physician, based upon such specific evidence, as referred to herein below in the definition of the particular Critical Illness concerned, or, in the absence of such specific evidence, based upon radiological clinical, histological or laboratory evidence acceptable to the Company. Such Diagnosis must be supported by the Insurance Company's Medical Director who may base his opinion on the medical evidence submitted by the Insured Credit Cardholder and / or any additional evidence that he / she may require.

Early Retirement means retiring voluntarily before you are required to retire by law or retiring voluntarily according to your employer's internal policies.

Entry Date means the date that the Insured Credit Cardholder opts for the Policy.

HIV means Human Immunodeficiency Virus.

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HSBC means HSBC Bank Middle East Limited in Bahrain.

Insured Credit Cardholders shall mean the primary credit card holders who, in accordance with the provisions of this Policy, are participating in the insurance plan under this Policy and who have enrolled into the Insurance under the Policy.

Involuntary Loss of Employment (ILOE) (for salaried cardholders only) means your Unemployment arising out of the unilateral decision of your employer to terminate your employment contract for any reason other than those mentioned in the exclusions at section 23.

MetLife means American Life Insurance Company, Registered under U.A.E. Federal Law No. (6) of 2007, Registration no. 34, P.O. Box 371916, Dubai, U.A.E.

Outstanding Balance shall mean the amount owed by the Insured Credit Cardholder to the Policyholder on the Date of Loss, on both the primary card and the supplementary card, if the supplementary card was enrolled in the insurance pursuant to the Voluntary provision set forth herein. The Outstanding Balance shall be frozen on the Date of Loss and used for the calculation of the insurance benefits provided under this Policy; it is hereby understood and agreed between the Insurance Company and the Policyholder that the Outstanding Balance shall not include any amount drawn by the Insured Credit Cardholder after the Date of Loss and such amounts shall be excluded from the insurance benefit calculations.

Permanent Total Disability (PTD) means disability from bodily injury, sickness or disease so as to prevent you from performing any kind of work, occupation or profession for compensation, profit or gain for the remainder of your lifetime.

Policy means the group credit life insurance policy number 45014 issued to HSBC by MetLife and any subsequent similar policies or endorsements that HSBC has in place to provide insurance cover to its credit card holders (who opt for it) from time to time.

Temporary Total Disability (TTD) (for self-employed cardholders only) means your total and temporary disability to perform your self-employed work as a result of accidental bodily injury, sickness or disease.

Unemployment shall mean the period which starts from the Date of Loss and ends on the date the Insured Credit Cardholder resumes work in any type of employment (even if it is only a part-time employment).

VAT means any value added tax payable on the supply of goods, services or other things in accordance with the provisions of VAT Law.

VAT Law means any law issued in the Bahrain that applies to the application of VAT.

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Waiting Period means a period of time from the first day of a period of disability or Unemployment, during which no benefit payment will be made by MetLife.

Credit Shield Plus is an optional insurance cover provided under a policy underwritten by American Life Insurance Company (MetLife). All Insurance benefits are provided by MetLife

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Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

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