HSBC Credit Card Acquisition Campaign Terms and Conditions- 10th March 2024 to 10th June 2024 (both days inclusive)

When do these terms and conditions apply?	 HSBC Bank Middle East Limited - Bahrain ("we" or "us" or "HSBC") has launched an offer that is available to all new and existing HSBC Advance customers who successfully apply for a new salary transfer based Visa Cashback Credit Card The campaign period is from 10th March 2024 to 10th June 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.
Who are eligible to participate in the Campaign?	 The Campaign is open to existing and new HSBC Advance customers who are Bahrain residents and who apply for a new salary transfer based Visa Cashback Credit Card during the Campaign Period. The customer must provide a salary transfer letter from their employer with their card application. The customer must receive an approval for the Credit Card during the Campaign Period. Only customers who currently do not hold any Credit Card with HSBC Bahrain and/or who have not closed a Credit Card account with HSBC Bahrain in the last 90 days will be eligible to participate.
What is the offer and related Terms and Conditions?	 Eligible customer will qualify for a Cash Reward of BHD 20 subject to: - Minimum Spend of BD 1,000 transacted on the newly opened Credit Card account on or before 10th September,2024, and Provided the qualifying card account remains open and the salary transfer remains in place for at least 90 calendar days after the credit card is issued, or until 10th November 2024, whichever is the later date ("the Offer"). Minimum Spend does not include fees, charges or cash withdrawals on the credit card.
When and How will I receive the Offer?	Customers who fulfill the Offer terms and conditions and meet the eligibility criteria of this Campaign will be eligible to receive the Cash Reward described above which will be credited to an account with us in the primary cardholder's name on or before 10th November,2024.
What will be other fees and charges?	Please refer to our Schedule of Services and Tariffs on our website www.hsbc.com.bh for a description of Fees & Charges applicable to the Advance Visa Cashback Credit Card or contact us by calling 17569569.
Does the card need to be delivered during the Campaign Period?	Your credit card application must be signed and submitted to HSBC, and the Card has to be approved within the Campaign Period in order to be eligible, i.e. from 10 th March,2024 till 10 th June 2024, regardless of the actual date of card delivery.
Do any other Terms and Conditions apply to me?	Yes. HSBC Credit Card Agreement Terms shall be governing your Credit Card. Nevertheless, as a customer of HSBC your general banking relationship with us will be governed by the HSBC Personal Banking General Terms and Conditions (Bahrain). They can be found on our website at www.hsbc.com.bh . Please ensure you have read and understand them.
Credit Card closure and Delinquency	 If you close your salary transfer based Visa Cashback Credit Card within less than 90 calendar days from the date of issuing the credit card, or your salary transfer is cancelled during that period, then you will not qualify for the Offer and you will no longer be eligible to receive the Cash Reward if you have not yet received it, or if you have received the Cash Reward, HSBC reserves the right to reverse the amount from one or your accounts, including one of your credit card accounts, with us. If you fail to properly repay any indebtedness on the credit card and your account becomes delinquent you will be no longer be eligible to participate in the Offer and you will no longer be eligible to receive the Cash Reward if you have not yet received it, or if you have received the Cash Reward, HSBC reserves the right to reverse the amount from any one of your accounts, including one of your credit card accounts, held with us.
What else do I need to know	You must be 21 years old and a Resident or National of Bahrain.

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about the Campaign?

- These Campaign Terms and Conditions only apply in Bahrain. We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions (including extending or ending the Campaign) at any time without prior notice to you. HSBC's decisions on all matters relating to the Campaign shall be final and conclusive. We reserve the right to refuse any application for a product or service.
- You consent to your data being stored, transferred and processed (either in Bahrain or overseas) by HSBC and its group companies, and you consent to HSBC and its group companies' authorized third parties to contact you.
- This offer is not valid for HSBC employees.
- 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 any 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 Cash back to an
 entrant.
- The Campaign Offers are not transferable.
- In addition to these Campaign Terms and Conditions, the HSBC Personal Banking General Terms and
 Conditions (Bahrain), HSBC Credit Card Agreement Terms and any separate terms and conditions as
 available on www.hsbc.com.bh shall continue to apply. For all other rates, fees and charges (including
 overseas transactions) as set out in the General Tariff of charges, please visit our website at
 www.hsbc.com.bh.
- These Campaign Terms and Conditions shall be governed in all respects by the federal laws of the Kingdom of Bahrain, and in particular by the laws of the Kingdom of Bahrain. All disputes relating to these Campaign Terms shall be subject to the exclusive jurisdiction of the courts of Kingdom of Bahrain. Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.
- Staff of HSBC are excluded from the Offer.

Customer Name:
Customer Signature:
Date:
SSO Stamp and Signature (For Internal use)

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