

- **HSBC EGYPT Member Get Member Terms and Conditions**
- **Referral Form**

HSBC Bank Egypt S.A.E “we” or “us” or “HSBC” has launched a campaign for all customers referring New to Bank Premier or Advance customers who open a new account in HSBC Bank Egypt and meet the required Premier/Advance eligibility criteria mentioned below.

**When do these terms and conditions apply?**

- This is an ongoing campaign.
- These terms and conditions (“Offer Terms and Conditions”) apply in respect of the Offer. These apply to you so far as the law and regulation permits, please read them carefully.

**Who is eligible to participate in the Offer?**

The Offer is applicable to all HSBC Bank Egypt existing customers either Premier, Advance and/or Personal banking who successfully refer New to Bank Premier or Advance customers to open an HSBC Premier or Advance account and successfully, meet the “Eligibility Criteria” mentioned below:

**HSBC Premier Eligibility:**

- Maintain minimum monthly average balance of EGP 750,000 (or equivalent in any other main foreign currencies) as deposits and/or investments to qualify for a balance based account

**OR**

- Transfer a monthly net fixed salary of at least EGP 45,000 (or equivalent in foreign currency). Please view full schedule of charges on the bank website [www.hsbc.com.eg](http://www.hsbc.com.eg)

**OR**

- Transfer a minimum fixed net monthly salary of EGP 35,000 and a minimum of EGP 540,000 total net annual income\* (or equivalent in any other main foreign currencies)

\*Total net annual income is equal to 12 months' net salary, in addition to the average of your last 2 years' variable pay, excluding commissions

Referrer customer signature: -----

**HSBC Advance Eligibility:**

- Maintain minimum monthly average balance of EGP 250,000 (or equivalent in any other main foreign currencies) in deposits and/or investments to qualify for a balance based account.

**OR**

- Transfer a monthly net fixed salary of at least EGP 15,000 (or equivalent in foreign currency). Please view full schedule of charges on the bank website [www.hsbc.com.eg](http://www.hsbc.com.eg)

**OR**

- Transfer a monthly net fixed salary of EGP 12,000 with a minimum EGP 180,000 total net annual income\* (or equivalent in foreign currency).

\*Total net annual income is equal to 12 months' net salary, in addition to the average of your last 2 years' variable pay, excluding commissions

- New to bank customers have to successfully open a new HSBC Balance Based Premier/Advance account and successfully meet the eligibility criteria for at least 3 months from account opening date.
- New to bank customers have to successfully open a new HSBC Salary Based Premier/Advance account and successfully meet the eligibility criteria and have at least three consecutive salaries transferred to their new account.
- The Campaign is not open for referral for existing HSBC customers to upgrade their existing accounts to Premier/ Advance.

**What is the offer and related terms and conditions?**

- Refer a New to Bank Premier or Advance Balance/Salary based account under the previously mentioned "Eligibility Criteria"
- If the referred account falls under any of the following criteria, you will not be eligible for the "Cashback":
  - The referred account is converting his/her existing HSBC account to Premier or Advance
  - The referred account is converting his/her existing single accounts to a joint Premier or Advance account
  - The referred account currently has any other product(s) with HSBC
  - Premier International customers applying for a New to Bank Premier Account based on being Premier in another Country
  - The referred account is opening a Personal Banking New to Bank account

Referrer customer signature: -----

- HSBC reserves the right to decide on whether the referred account is qualified under the Campaign Terms and conditions or not.
- Please read the "Account Closure" section below as there may be instances where you will no longer be eligible for the "Cashback".
- From 1 September until 30 November 2022, an amount of EGP 5,000 will be granted to every customer who makes a successful referral resulting in a new customer opening a Premier balance based account.
- An amount of EGP 2,000 will be granted to every customer who makes a successful referral resulting in a new customer opening a Premier salary based account.
- From 1 September until 30 November 2022, an amount of EGP 3,000 will be granted to every customer who makes a successful referral resulting in a new customer opening an Advance balance based account.
- An amount of EGP 1,000 will be granted to every customer who makes a successful referral resulting in a new customer opening an Advance salary based account.
- Existing customers can only refer family members or friends.
- Company's HR and Finance or any staff who has access to payrolls are excluded from the Campaign.
- Cross-segment referrals are permitted (i.e. Premier customers can refer Advance customers and vice versa).
- Referrals for new to bank Premier/Advance customers from existing Personal Banking customers, are included in this Campaign
- Campaign targets new to bank Premier/Advance; Salary and Balance based customers.
- Referrals for new to bank Premier International customers who are qualified based on Premier eligibility in another markets are not included in this campaign.
- The Referrer customer must comply with his/her employer internal policies.
- MGM lead to be considered for fulfilment for a maximum period of 9 months from the date of referral.
- The Referrer who makes a successful referral must be an existing HSBC account holder with minimum 1 month relationship with HSBC Egypt in order to qualify for the program.
- The Referrer can refer a maximum of 8 customers per calendar quarter from the company or group that he/she works in. However, there is no cap on referring family and friend members from outside the working company/group circle.

Referrer customer signature: -----

**When and how am I going to receive the Cashback?**

- For a new balance base Premier or Advance accounts, the referrer's account will be credited with the cashback within 4 months' subject to the referred customer maintaining proposition balance for 3 consecutive months from the account opening date.
- For a new salary base Premier or Advance accounts, the referrer's account will be credited with the cashback within 4 months of account opening, subject to three consecutive salaries credited to the referred customer's account.

**Account Closure**

- If the referred account closed his/her HSBC account within 4 months' post making a successful referral, then, he/she will be no longer be qualified for the "Cashback".

**What else do I need to know about the Offer?**

- These Campaign Terms and Conditions applies in the Arab Republic of Egypt only. HSBC reserves the right at our discretion to alter or amend these Campaign Terms and Conditions or end the whole Campaign at any time and HSBC website [www.hsbc.com.eg](http://www.hsbc.com.eg) will be updated prior changing or ending the campaign. HSBC decision on all matters relating to the Campaign shall be final and conclusive.
- This offer is only available to existing customers referring New to Bank Premier/Advance customers who successfully meet the Eligibility Criteria mentioned above. HSBC shall determine, in its sole discretion, which customers are qualified for the offer and who are not.
- HSBC reserves the right to change these campaign's terms and conditions and/ or cancelling the offer at our discretion and without incurring liability as a result.
- You agree to take part in any promotional activities reasonably requested by us if you qualify for the "Cashback".
- The Campaign Cashback will be credited to your account and it's your responsibility to keep your account opened until Cashback is received. By the time of Cashback, if your account has been found closed, you will be no longer eligible for the Cashback.

Referrer customer signature: -----

- You consent to your data being stored, transferred and processed (either in Egypt or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify to 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. Entrants may not make any public announcement regarding the 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 HSBC at HSBC's discretion not to award the Cashback to an entrant from a qualifier immediately and without notice.
- In addition to these Offer Terms and Conditions, HSBC Premier/Advance General Terms and Conditions for Egypt, and any separate terms and conditions as available on [www.hsbc.com.eg](http://www.hsbc.com.eg) shall 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 [www.hsbc.com.eg](http://www.hsbc.com.eg)
- These Campaign Terms shall be governed in all respects by the laws of the Arab Republic of Egypt.
- We will not be liable (to the extent permitted by law and regulation) for any loss or damage arising out of organizing, holding or extending this campaign. This clause does not seek to exclude the liability of HSBC for (a) death or personal injury caused by their negligence, (b) fraud or fraudulent misrepresentation, and/or (c) any other matter for which it would be unlawful for them to exclude or attempt to exclude their liability.
- These Offer Terms and Conditions shall be governed in all respects by the laws of the Arab Republic of Egypt. All disputes relating to these Offer Terms and Conditions shall be subject to the exclusive jurisdiction of the Arab Republic of Egypt.
- Staff of HSBC are excluded from this offer.
- Customers can only make Member Get Member referrals through any of HSBC Egypt's branches or via Call Center.
- Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.

Referrer customer signature: -----

## Referrer customer declaration

### Details of the customer you are referring:

Title: -----

Name: -----

Mobile: -----

We will use these details to contact your nominated friend via email and/or phone. Please return your completed form to your nearest HSBC Branch or Customer Service Unit.

### Your details:

Title: -----

Name: -----

Mobile: -----

Account Number: -----

Date: -----

I, the undersigned confirm that the person I am referring has given me the consent to provide the personal information listed above to HSBC. I also consent to HSBC discussing my participation in the referral process with the person noted above and I also confirm that I have read and understood the information provided above and approved the Member Get Member Campaign Terms & Conditions.

Referrer customer signature: -----

Please sign above the line.

## Referred customer declaration

Title: -----

Name: -----

Account number: -----

Date: -----

I, the undersigned confirm that I have read and understood the information provided above and approved the Member Get Member Campaign Terms & Conditions and I also confirm that I opened HSBC Bank Egypt account based on my free will.

Referred Customer Signature: -----

Please sign on the line above.