HSBC PERSONAL BANKING
GENERAL TERMS AND
CONDITIONS (EGYPT)

Effective from 7 September 2014

الشروط والأحكام العامة للتعاملات
البنكية الشخصية
لبنك اتش اس بي سي (مصر)

سارية المفعول اعتباراً من ٧ سبتمبر ٢٠١٤
## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Content</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>General</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Changes (to these General Terms and to our fees and charges and interest rates)</td>
<td>12</td>
</tr>
<tr>
<td>3</td>
<td>Contacting you</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>Contacting us</td>
<td>17</td>
</tr>
<tr>
<td>5</td>
<td>How to raise a complaint</td>
<td>17</td>
</tr>
<tr>
<td>6</td>
<td>Closing your Account</td>
<td>19</td>
</tr>
<tr>
<td>7</td>
<td>Your information</td>
<td>21</td>
</tr>
<tr>
<td>8</td>
<td>Protecting your Account</td>
<td>25</td>
</tr>
<tr>
<td>9</td>
<td>Balance information and statements</td>
<td>26</td>
</tr>
<tr>
<td>10</td>
<td>Joint Accounts</td>
<td>27</td>
</tr>
<tr>
<td>11</td>
<td>Set-off (using money in one account to meet a debt on another account)</td>
<td>29</td>
</tr>
<tr>
<td>12</td>
<td>Account benefits and features</td>
<td>31</td>
</tr>
<tr>
<td>13</td>
<td>Transfer of your Account</td>
<td>32</td>
</tr>
<tr>
<td>14</td>
<td>Making payments</td>
<td>33</td>
</tr>
<tr>
<td>15</td>
<td>Payments out of your Account to other accounts within Egypt</td>
<td>38</td>
</tr>
<tr>
<td>16</td>
<td>International payments</td>
<td>40</td>
</tr>
<tr>
<td>17</td>
<td>Your Debit Card</td>
<td>42</td>
</tr>
<tr>
<td>18</td>
<td>Cheques</td>
<td>45</td>
</tr>
<tr>
<td>19</td>
<td>Payments into your Account</td>
<td>48</td>
</tr>
<tr>
<td>20</td>
<td>What happens if things go wrong</td>
<td>50</td>
</tr>
<tr>
<td>21</td>
<td>Overdrafts</td>
<td>52</td>
</tr>
<tr>
<td>22</td>
<td>Term Deposit Accounts</td>
<td>54</td>
</tr>
<tr>
<td>23</td>
<td>Savings Certificates</td>
<td>56</td>
</tr>
<tr>
<td>24</td>
<td>Glossary</td>
<td>58</td>
</tr>
</tbody>
</table>
1. General

1.1 What are these General Terms and when do they apply?
These terms are general terms that govern your personal banking relationship with us. Where you see references to “General Terms” throughout these terms, we are referring to these terms.

These General Terms apply throughout your banking relationship with us. They apply to your relationship with us generally and also contain specific terms applicable to your Account and its operation in Egypt.

These General Terms are your agreement with us and will apply throughout your banking relationship with us, so it is really important that you read them in their entirety and ensure you understand them before you sign our application form. When you agree to them, they will create a legally binding agreement between you and us.

1.2 How do I use these General Terms?
We have added questions into these General Terms to help you find the right section. The questions are not part of the General Terms.

We have also added a Glossary section to help you understand some of the words we use in these General Terms. Where you see words or phrases with capital letters (for example “Direct Debit”), then you can go to the Glossary section and check what those words or phrases mean. The Glossary does form part of the General Terms.

1.3 Are these the only terms that apply to me?
Not necessarily. It depends on which of our products and services you use.

In addition to these General Terms, we may ask you to sign separate additional terms for particular products or services (for example for loans or investment products). For example, if you hold a personal loan in Egypt with us, you will be subject to our HSBC Personal Loan Agreement as well as these General Terms.

If you have an HSBC Credit Card issued in Egypt, then you will be subject to the HSBC Credit Card Terms and Conditions that apply in Egypt, which are incorporated into these General Terms. This means that when you agree to these General Terms, you are also agreeing to the HSBC Credit Card Terms and Conditions, but they only become relevant to you when you have an HSBC Credit Card with us. The HSBC Credit Card Terms and Conditions are available on our Website.

الشروط والأحكام العامة للتعاملات البنكية الشخصية لبنك اتش اس بي سي (HSBC) (مصر).

1-1 ما هي هذه الأحكام العامة ومتى تطبق؟
هذه الأحكام هي أحكام عامة تنظم علاقة البنكية الشخصية كعمل معنا. عندما تتم الإشارة إلى “الأحكام العامة”， في هذا المقصود، فإننا نشير إلى هذه الأحكام.

2-1 كيف استعمل هذه الأحكام العامة؟
بصفة عام، بالنسبة لهذه الأحكام العامة لمساعدتك على إيجاد الفهم الصحيح ذو العلاقة. هذه الأسئلة ليست جزءاً من هذه الأحكام العامة.

3-1 هل هذه الأحكام هي الأحكام الوحيدة التي تطبقي على؟
ليس بالضرورة، فإن ذلك يعد على المنتج أو الخدمة التي تستخدمها

بالإضافة إلى هذه الأحكام العامة، فإننا قد تتطلب منك أن توافق على أحكام إضافية متصلة، ومتنازلات محددة (على سبيل المثال: الفرض أو منحت الاستلام) على سبيل المثال، إذا كان لديك قرض شرائي في مصر معنا، فإننا، بالإضافة إلى هذه الأحكام العامة، سوف تكون خاضع لهذه الأحكام والشروط العامة اتفاق (HSBC)، قرض الشخصي لبنك اتش اس بي سي (HSBC).

إذا كان لديك بطاقة ائتمانية صادرة عن بنك اتش اس بي سي (HSBC) في مصر، فإنك سوف تكون خاضع للأحكام والشروط العامة للبطاقات الإستهلاكية لبنك اتش اس بي سي (HSBC) والمطبقة في مصر ولن تكون هذه الأحكام والشروط العامة المطبقة في مصر. هذه ينطبق أيضاً على الأحكام والشروط العامة للبطاقات الإستهلاكية لبنك اتش اس بي سي (HSBC) لا تكون محترمة على شركة بنك اتش اس بي سي (HSBC).

تم توقيع هذا الاتفاق على موقعنا الإلكتروني.
Separate additional terms may also apply when you use some of our services, like Personal Internet Banking and Mobile Banking. We will make you aware of these terms if you accept them and give you an opportunity to read them. When you use the service in question, we will assume that you accept the terms applicable to that service. Sometimes we will also ask you to give us your written acceptance or check an electronic checkbox to confirm you agree to such terms.

Unless otherwise specified in the other separate additional terms, these General Terms will take precedence over any other terms in the event of a conflict or inconsistency between terms.

1.4 From when do these General Terms apply?
These General Terms apply from 7 September 2014

Even if you applied for your Account before 7 September 2014, these General Terms will apply to you from 7 September 2014 and they replace any general personal banking terms with HSBC that you may have agreed to in the past that are applicable in Egypt, whatever those terms might have been called.

1.5 What happens if these Terms, or a part of them, become unenforceable?
If all or any part of these General Terms becomes illegal, invalid or unenforceable in any respect under the law of any jurisdiction, that shall not affect the legality, validity or enforceability of such terms in any other jurisdictions or the remainder of these General Terms in that jurisdiction.

1.6 How do I show that I agree to these General Terms?
You acknowledge that you have read, understood and agree to these General Terms by:

- signing our application forms or using some other form of written acceptance (e.g. signing a letter of acceptance); or
- accepting these General Terms online using an electronic checkbox on Personal Internet Banking or using some other form of electronic communication of acceptance (e.g. by email).

We will also assume you have read, understood and agreed to changes to our terms, including these General Terms, if we send you notice that they have changed and you do not let us know within 30 days of that notice to object to the changes or you continue to use your Account (for more information on notice periods and methods, see section 3). You agree that your non-objection or continued Account use constitutes your acceptance of such changes.

You agree that any electronic method of acceptance shall constitute your acceptance of our terms, and changes to our terms, as if you had accepted in acceptance of our terms, and changes to our terms, as if you had accepted in

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We will also assume you have read, understood and agreed to changes to our terms, including these General Terms, if we send you notice that they have changed and you do not let us know within 30 days of that notice to object to the changes or you continue to use your Account (for more information on notice periods and methods, see section 3). You agree that your non-objection or continued Account use constitutes your acceptance of such changes.

You agree that any electronic method of acceptance shall constitute your acceptance of our terms, and changes to our terms, as if you had accepted in
writing and all relevant laws and regulations applicable to acceptance of contracts via electronic methods will apply.

1.7 What if I do not understand something in these General Terms?
If you do not understand the wording we have used in these General Terms, check the Glossary section.

If you do not understand something else in these General Terms, you should contact us in writing using the contact details in section 4 and we will try to clarify any queries you may have. You should not sign our application form or agree to accept these General Terms if you do not understand them.

1.8 Can I use my Account for business purposes?
Your Account is a personal banking account. You cannot use your Account for business purposes. If you have reasonable grounds for suspecting that you are using your Account for business purposes, we may close your Account.

1.9 Can a third party operate my Account?
No one else apart from you, us and (if you have a Joint Account) any Joint Account holder will have any rights under these General Terms to operate your Account.

If you want to authorise another person to operate your Account you may sign an internal delegation form which is available at any of our Branches or by a power of attorney that has been notarized by the Official Notary Office. You will be responsible for the actions of that person when they operate your Account as if they were your own and you should seek your own legal advice before you authorize someone else to operate your Account.

Please note that any attorney authorised by you to operate your Account will be subject to the same Know Your Customer enquiries as we would ordinarily make for you in your personal capacity. If we are not satisfied with the results of our enquiries or if we do not think we have enough information in relation to your attorney, we will not be obliged to act on that attorney’s instructions, even if they are lawfully appointed by you as your representative.

If you decide to revoke a power of attorney, you must let us know in writing and we will amend the mandate on your Account as soon as reasonably practicable. We will not be liable for unauthorised transactions on your Account if you fail to give us adequate (or any) written notice that a power of attorney has been revoked. Sometimes if you revoke a power of attorney we may have to limit the services we are able to provide in respect of your Account. If this happens, we will contact you to let you know what, if any, changes we have made.

Your Account cannot be used by a third party to make transactions on their

7-1

2.1 Can a third party operate my Account?

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Your Account cannot be used by a third party to make transactions on their
If the Court directs us to pay credits held in your name into Court, we will apply certificate or any losses that result from us freezing your Account. We will not be responsible for any losses before we are provided with your death certificate and any documents necessary under applicable Law. We will freeze your Account (save for incoming funds) only upon receipt of your death certificate and along with any documents necessary under applicable Law. We will freeze your Account if the father or guardian fails to give us adequate (or any) written notice that the authority has been revoked. The monies in your Account should be personal to you. If we have reason to believe that a third party has used your Account to make a transaction with your authorization then we may close your Account. Please see section 6 for further details about Account closure.

1.10 Where can I find out which fees and charges apply to me?
You can find out which fees and charges apply to you by checking our Schedule of Services and Tariffs, which can be found on our Website. The Schedule of Services and Tariffs may change from time to time – please check our Website for the latest fees and charges. For more details on changes to our fees and charges, see section 2.

1.11 How old do I have to be to open an Account?
You must be 18 to open a Savings Account. You must be 21 to open a Current Account or to borrow money (for instance, if you would like a Credit Card).

1.12 What about Accounts for minors?
Accounts for those under 21 will be operated by the minor’s father until the minor reaches 21. The father may allow others to operate the Account by giving us adequate (or any) written notice. We will not be liable for unauthorized transactions on your Account if the father or guardian fails to give us written notice. We will follow the guidance set down in applicable local Egyptian law and any Court orders when operating the Accounts of minors.

1.13 What happens if I die?
In the event of your death, your heirs need to give us notice as soon as possible, along with any documents necessary under applicable Law. We will freeze your Account (save for incoming funds) only upon receipt of your death certificate and will await instructions from the Court about who is entitled to the funds. If you hold a Term Deposit Account, we will automatically renew this until we receive instructions from the Court.

In relation to other products that you hold with us, the terms and conditions of that product will apply.

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1.14 What happens if I am unable to operate my account due to my incapacity?

In the event of your incapacity, your legal guardian / representative / attorney who has authority to operate your Account on your behalf needs to give us notice as soon as possible, along with any documents necessary under applicable Law. We reserve the right to await instructions from the Court before allowing further transactions on your Account.

We will not be responsible for any losses before we are notified of your incapacity or any losses that result from us freezing your Account pending further instructions from the Court.

Please note that your representatives will be subject to the same Know Your Customer enquiries as we would ordinarily make for an Account holder in their personal capacity. If we are not satisfied with the results of our enquiries or if we do not think we have enough information in relation to your representative, we will not be obliged to act on their instructions and may even have to close the Account. Please see section 6 for further details on Account closure.

1.15 What happens if I leave Egypt?

If you leave Egypt, you may no longer qualify for certain types of Account and some of our Services. You must tell us if you plan to leave Egypt and we will advise you of the changes that may happen next. It may be necessary to close your Account, transfer it into a different type of Account or withdraw or change some of the services we offer (e.g. your cheque book).

If you leave Egypt, we may require you to pay back any debts you owe to us (including any Overdraft you have, which will become immediately due and payable as soon as you leave Egypt – see section 21 for further details). If you do not pay back what you owe us, we may apply our right of set-off (see section 11 for further details) and appoint debt collection agencies in the country you move to and will share information about your Accounts with them.

1.16 In what circumstances might there be a disruption to the Service we provide you?

If there is a war, strike, industrial action, revolution, failure of supplies or equipment or any other event which is beyond our control we may not be able to provide you with the Service you normally receive. In this event we will do our best to resume Service as soon as possible, but we cannot be liable to you for any loss you suffer.

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We will not be responsible for any losses before we are notified of your incapacity or any losses that result from us freezing your Account pending further instructions from the Court.

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1.17 When will my Account be considered dormant?
We may consider your Account to be dormant (inactive) if you do not have any debit transactions on your Account and/or we have not had any contact from you for a period of time leading us to believe you are uncontactable / your contact details on our records are not up to date.

We comply with applicable Laws, and our own policies and procedures, about dormant accounts. If we consider your Account to be dormant you may not be able to operate your Account or use your Account tools (e.g. cards) or our banking services (e.g. Telephone Banking and Personal Internet Banking), without taking further steps to “activate” your Account. Any cheques drawn on your Account and any Standing Instructions you have set up on your Account will continue to be honoured, even if the Account is dormant.

To activate your Account, we will require you to visit one of our branches with your updated Know Your Customer documentation and contact details. If you are abroad, you will need to visit one of our branches with your Know Your Customer documentation, get it certified and ask that branch to send it to us in Egypt. Local fees and charges in relation to this service may apply.

We will comply with the instructions of our regulators when dealing with unclaimed funds in dormant Accounts.

1.18 What if we have a dispute?
In the event of a dispute between us, we both agree to settle our dispute in the Courts of Egypt. The laws of Egypt will apply to these General Terms and how we dealt with you before we opened your Account.

1.19 Which language will you communicate with me in?
These General Terms are in English and Arabic and the Arabic will prevail in the event of a conflict.

We usually try to communicate with you in both English and Arabic, but occasionally it may not be possible to communicate in Arabic and in that eventuality we will send our communications in English only.

1.20 What if I have difficulties reading / understanding these General Terms?
You must tell us if you have difficulties reading or understanding our documentation.

We will comply with all applicable regulations and, for your protection, we may require you to take additional steps when opening an Account and/or transacting if you tell us you are visually impaired, have difficulties reading or understanding the documentation.

1.20 What if I have difficulties reading / understanding these General Terms?
You must tell us if you have difficulties reading or understanding our documentation.

We will comply with all applicable regulations and, for your protection, we may require you to take additional steps when opening an Account and/or transacting if you tell us you are visually impaired, have difficulties reading or understanding the documentation.
1.21 What if you waive your rights under these General Terms or you give me more time to comply?

If we allow you some extra time to meet your obligations in these General Terms or we do not use some of our rights, this does not mean that we will do so again.

1.22 Will you advise me about tax obligations?

No, we will not advise you in relation to tax obligations.

By agreeing to these General Terms, you acknowledge that you are solely responsible for understanding and complying with your tax obligations (including but not limited to tax payment or filing of returns or other required documentation relating to the payment of all relevant taxes) in all jurisdictions in which those obligations arise and relating to the opening and use of account(s) and/or Services provided by us and/or members of the HSBC Group.

Certain countries may have tax legislation with extra-territorial effect (meaning that it takes effect in other jurisdictions, as well as the one where it originates) regardless of your (or a Connected Person’s) place of domicile, residence, citizenship or incorporation.

Neither we nor any member of the HSBC Group provide tax advice. You are advised to seek independent legal and/or tax advice.

1.23 Does HSBC outsource some of its activities?

Yes, we employ independent agents or other HSBC Group entities to provide services on our behalf. We may also share information with them as set out in these General Terms.

1.24 Who are you regulated by and what does this mean for me?

In Egypt, we are regulated by the Central Bank of Egypt.

We will share information about you with our regulator.
We are obligated to comply with applicable regulations of our regulator, as amended from time to time. This may sometimes mean that we have to do something different to what we say in these General Terms and in relation to our relationship with you generally.

If you have a complaint about our products or services that we are unable to resolve, you can complain to our regulator. For more information, please see section 5.

1.25 What action will you take in relation to financial crime?

We, and members of the HSBC Group, are required to, and by agreeing to these General Terms you agree we may, take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime (“Financial Crime Risk Management Activity”).

Such action may include, but is not limited to:

(a) screening, intercepting and investigating any instruction, communication, drawdown request, application for Services, or any payment sent to or by you, or on your behalf;

(b) investigating the source of or intended recipient of funds;

(c) combining Customer Information with other related information in the possession of the HSBC Group; and/or

(d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status.

Exceptionally, our Financial Crime Risk Management Activity may lead to us delaying, blocking or refusing the making or clearing of any payment, the processing of your instructions or application for Services or the provision of all or part of the Services. Neither we nor any other member of HSBC Group shall be liable to you or any third party in respect of any loss (however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity.

1.26 Can I open additional Accounts with you?

You are free to apply for additional Accounts with us. Any such application will be subject to you providing us with the information and documentation we request and subject to our usual credit risk and compliance checks and eligibility criteria (which vary from product to product).

We may decline to open any additional Accounts for you without giving a reason for this decision.

Any additional Accounts that you may open will be subject to these General Terms.
2. Changes

2.1 Can you change these General Terms?

Yes, we can.

By agreeing to these General Terms, you are agreeing that we may change them at our discretion at any time. If we change any part of these General Terms, we will give you at least 30 days’ notice in advance unless one of the following applies:

1. a change in law, industry code, regulation or market practice
2. a change in the cost of providing services to you, including money market rates or bank base rates
3. a change to our way of doing business including the introduction of new technology
4. to reflect our policies on the competitiveness, market share and profitability of our business, where we are not acting dishonestly, for an improper purpose, to discriminate against a particular customer or as an unreasonable financial institution
5. to make these General Terms clearer to you; or
6. any other valid reason.

We will use appropriate methods to update you about the changes (for more information on notice periods and methods, see section 3). If you do not object to the changes we have made within 30 days then we will assume you agree to the changes. You agree that your non-objection constitutes your acceptance of such changes.

The most up to date Schedule of Services and Tariffs is available on our Website.

2.2 Can you change your fees and charges?

Yes, we can.

By agreeing to these General Terms, you are agreeing that we may change our fees and charges on our Schedule of Services and Tariffs (or introduce new fees and charges) at our discretion at any time. If we change any fees or charges that we think will impact you, we will give you at least 60 days’ notice in advance and we will use appropriate methods to update you about the changes (for more information on notice periods and methods, see section 3) or we will give notice in accordance with applicable regulation. If you do not object to the changes we have made within 60 days then we will assume you agree to the changes. You agree that your non-objection constitutes your acceptance of such changes.

The most up to date Schedule of Services and Tariffs is available on our Website.
2.3 Can you change interest rates?

Yes, we can.

By agreeing to these General Terms, you are agreeing that we may change Credit Interest rates and Overdraft Interest rates at any time at our discretion and we will tell you about changes as set out in the below table.

For all other interest rate changes, please refer to the product terms and conditions for the product in question.

<table>
<thead>
<tr>
<th>Credit Interest rate changes</th>
<th>Credit Interest rate introduction</th>
<th>Credit Interest rate changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>We do not currently pay Credit Interest on your Current Account but we may introduce it in the future.</td>
<td>If we start paying Credit Interest on your Current Account, and for all changes to Credit Interest rates for your other types of Accounts, we can change the rates in the following ways:</td>
<td>If we introduce Credit Interest we will tell you within 30 days using methods we think are appropriate, which might include a notification online via our Website, messages through Personal Internet Banking or via SMS alerts. If we increase the rate of Credit Interest we will tell you 30 days in advance using methods we think are appropriate, which might include a notification online via our Website, messages through Personal Internet Banking or via SMS alerts. If we reduce the rate of Credit Interest or remove it we will give you at least 30 days’ notice in advance in writing.</td>
</tr>
</tbody>
</table>

If we introduce Credit Interest we will tell you within 30 days using methods we think are appropriate, which might include a notification online via our Website, messages through Personal Internet Banking or via SMS alerts.

If we increase the rate of Credit Interest we will tell you 30 days in advance using methods we think are appropriate, which might include a notification online via our Website, messages through Personal Internet Banking or via SMS alerts.

If we reduce the rate of Credit Interest or remove it we will give you at least 30 days’ notice in advance in writing.
### 2.4 Can you change the Premier/Advance/Personal Banking eligibility criteria or the Premier/Advance/Personal Banking benefits?

Yes, we can.

By agreeing to these General Terms, you are agreeing that we may change the Premier or Advance or Personal Banking Account eligibility criteria or benefits at any time at our discretion. If we make changes, we will give you at least 30 days’ notice in advance of the change, unless the change is in your favour, in which case we will tell you as soon as reasonably practicable after the change has happened via our Website.

<table>
<thead>
<tr>
<th>Overdraft Interest rate changes</th>
<th>Changes to Overdraft Interest rate based on an underlying reference rate</th>
<th>Overdraft Interest not based on an underlying reference rate</th>
<th>Overdraft Interest not based on an underlying reference rate</th>
</tr>
</thead>
</table>
| We may agree with you that the Overdraft Interest you pay is based on an underlying reference rate. We will change the Overdraft Interest rate within one day of any change to the reference rate. The new reference rate applicable to your Overdraft will be on your statement. We can change the amount by which your Overdraft Interest rate is set above or below the reference rate or we can remove the linkage between your Overdraft Interest rate and the reference rate. In each of these situations, we will tell you before the change happens. If the change is unfavourable to you we will tell you at least 60 days in advance. | We can change the Overdraft Interest rate at any time if it is not based on an underlying reference rate. If we are reducing the Overdraft Interest rate we will either:  
- tell you within 30 days of the change; or  
- within 3 Working Days of the change provide the details by putting up a notice in our Egypt branches. If we are increasing the Overdraft Interest rate we will give you at least 60 days’ notice in advance. | We can change the Overdraft Interest rate at any time if it is not based on an underlying reference rate. If we are reducing the Overdraft Interest rate we will either:  
- tell you within 30 days of the change; or  
- within 3 Working Days of the change provide the details by putting up a notice in our Egypt branches. If we are increasing the Overdraft Interest rate we will give you at least 60 days’ notice in advance. | We can change the Overdraft Interest rate at any time if it is not based on an underlying reference rate. If we are reducing the Overdraft Interest rate we will either:  
- tell you within 30 days of the change; or  
- within 3 Working Days of the change provide the details by putting up a notice in our Egypt branches. If we are increasing the Overdraft Interest rate we will give you at least 60 days’ notice in advance. |

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**4.2 Have you ever changed the Premier/Advance/Personal Banking criteria or the Premier/Advance/Personal Banking benefits?**

No, not recently.

By agreeing to these General Terms, you are agreeing that we may change the Premier or Advance or Personal Banking Account eligibility criteria or benefits at any time at our discretion. If we make changes, we will give you at least 30 days’ notice in advance of the change, unless the change is in your favour, in which case we will tell you as soon as reasonably practicable after the change has happened via our Website.

The features, restrictions, eligibility criteria and fees and charges for Premier, Advance and Personal Banking Account may change from time to time. For the latest information in relation to your Premier or Advance or Personal Banking Account, please visit our Website.
2.5 Can you change the HSBC Exchange Rate?

Yes, we can.

We can change the HSBC Exchange Rate, which is a reference rate, immediately and without giving you prior notice. The HSBC Exchange Rate can change frequently and in accordance with the Central Bank of Egypt regulations.

2.6 What can I do if I do not like a change you have made to interest rates, fees and charges or terms and conditions?

If we provide you with notice that we are going to make a change, you can close your Account immediately. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

If we provide you with notice that we are going to make a change, you can choose not to accept the change. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

2.7 Will you change your banking hours or availability of Branches?

We may change our banking hours or availability of branches and customer service units at any time. If we do so, we will usually give you notice in the relevant Branch or customer service unit and on our Website.

3. Contacting You

3.1 How will you contact me with important information about my Account?

We will use any contact details we have for you to contact you for service and operational reasons, for example to tell you about terms and conditions changes and fees and charges changes.

If you are registered for Personal Internet Banking we may also contact you using the secure e-message facility within Personal Internet Banking.

You must tell us as soon as possible if any of the contact details we hold for you change. We can only update our records using Telephone Banking and Personal Internet Banking if, when you ask us to make the change, you have gone through our security procedures and your security details have been verified. We are also able to update our records with any changes to your contact details if you visit one of our Branches. We may ask you for documentation to verify your identity and any change in your contact details.

3.2 How would you alert me about changes to the terms and conditions of my Account?

We will use any contact details we have for you to contact you for service and operational reasons. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

If we provide you with notice that we are going to make a change, you can choose not to accept the change. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

3.3 What if you change my banking hours or availability of branches?

We will use any contact details we have for you to contact you for service and operational reasons. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

If we provide you with notice that we are going to make a change, you can choose not to accept the change. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

3.4 Can you change the HSBC Exchange Rate?

Yes, we can.

We can change the HSBC Exchange Rate, which is a reference rate, immediately and without giving you prior notice. The HSBC Exchange Rate can change frequently and in accordance with the Central Bank of Egypt regulations.

3.5 How will you contact me to change the terms and conditions of my Account?

We will use any contact details we have for you to contact you for service and operational reasons. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

If we provide you with notice that we are going to make a change, you can choose not to accept the change. If you do not tell us that you want to close your Account, then we will assume that you accept the change and it will take effect automatically at the end of the notice period.

3.6 Will you change my banking hours or availability of Branches?

We may change our banking hours or availability of branches and customer service units at any time. If we do so, we will usually give you notice in the relevant Branch or customer service unit and on our Website.
It is your obligation to keep us updated with your most up-to-date information, including your Know Your Customer documentation (passport, residency status, valid national ID etc), employment details and salary and contact details. If you don’t keep us updated, then we may have to take certain actions, such as restricting your Account or other Services or even closing your Account (for more details, see section 6).

Unless otherwise specified elsewhere in these General Terms, we will generally choose the most appropriate method of notice to communicate with you, including but not limited to registered post, courier, email, SMS, secure e-message via Personal Internet Banking, telephone, notices on our Website and Mobile Banking app and notices in Branch. If we send you a physical notice by post or courier, we will assume that you will receive it 5 Working Days after we sent it and will start counting any applicable notice period after those 5 Working Days have elapsed.

Please remember that our communications to you may contain confidential information and if anyone else has access to your emails or phone messages they may be able to access these messages. We shall not be liable to you or any third party for any losses as a result of sending you communications or any error in transmitting information to you, unless this results from our gross negligence or wilful misconduct.

3.2 When will you send me SMS alerts?
We will send you SMS alerts to alert you to Debit Card or Credit Card transactions on your Accounts over a certain value or when other events occur that we think you should be aware of. SMS alerts can be sent to remind you of transactions on your Accounts over a certain value or when other events occur that we think you should be aware of. SMS alerts can be sent to remind you of overdue payments or settlement dates related to any of your facilities.

You can ask us not to send you SMS alerts and we will stop sending you notifications in this manner.

The SMS alert service is an alert system only and you should not rely on it in any way.

3.3 Could you change the SMS Alert service?
Yes, we might modify the features of the SMS Alert service in future, or suspend or terminate it for any reason. We will not necessarily give you notice of any changes to the service before we do so, but we will try to tell you after we have made any changes.
3.4 What if I change my mobile number or my mobile is lost or stolen?
If you change your mobile number or your mobile is lost or stolen, you should notify us immediately. We will not be liable for information sent to a third party prior to notification of a change in mobile number or loss/theft of the mobile.

4. Contacting us

4.1 How do I contact you?
You can contact us using any of the contact details on our Website or by writing to the address at the end of these General Terms. You agree that we may use such call recordings as evidence of verbal agreements made between us over the telephone.

4.2 How do I send you any formal communication?
If you need to send us any formal communication (for example, a demand notice) this must be delivered by hand to a customer service representatives at a Branch or sent by registered post to your Branch manager. If you send any communication by registered post it shall be deemed to be delivered 5 Working Days after it has been posted.

5. How to raise a complaint

5.1 What do I do if I am not happy with the Service you are providing?
If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know via any of the following channels:

- Contact the call centre on 19007 (within Egypt) or (202) 3535 9100 (from outside Egypt);
- Visit your nearest Branch or customer service unit; or
- Visit our Website and submit your complaint/feedback via “Contact Us”

We will then investigate the situation and, if necessary, set about putting matters right as quickly as possible.

In addition, we will take steps, where appropriate, to prevent a recurrence. Please allow your Branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right.

4-3 كيف أقوم بالاتصال بك؟
تستطيع الاتصال بنا عن طريق استخدام أي من تفاصلات الاتصال اليدوية أو عن طريق الكاتبة لنا عن عنواننا الواقعي في نهاية هذه الأحكام العامة.
يرجى العلم بأنه وبقبولك لهذه الأحكام العامة، فأنك توافق على أننا قد نستخدم هذه المكالمات كدليل على الاتفاق الذي تم بيننا وبينك لغايات المراقبة.

4-2 كيف أستطيع إرسال أي رقية شفوية لكم؟
عند رغبتك في إرسال أي مراسالة رسمية لنا (على سبيل المثال، إشعار طلب)، يجب تسليحتها باليد إلى أحد ممثلين العملاء في أحد فروعنا أو إرسالها بالبريد المسجلي إلى مدير أحد فروعنا إذا قمت بإرسال أي مراسلات عبر البريد المسجلي. سوف تعتبر متممة حسب الأصول بعد مرور 5 أيام عمل من تاريخ إيداعها البريد.

5-1 كيف أستطيع تسجيل شكوى عن الخدمات التي تقدمونها لي؟
إذا لم تم تقديم خدماتنا بالمستوى الذي تتوقعه أو إذا أعطتنا بذلك بعضًا من الفوضى، نرجو منك إعلامنا بذلك عبر أي من القنوات التالية:

- الاتصال بمركز التسجيل في مصلحة العملاء من داخل مصر على 0212 3535 9100 و1007 و1007 من خارج مصر على (02) 3535 9100 و1007 أو زيارة أكبر فرع أو وحدة خدمات العملاء أو زيارة موقعنا الإلكتروني وتقديم شكوى، ودفع عبر الرابط “Contact Us” عند سوف تقوم بالمراقبة في القضية المبلغ عنها وإذا دعت الحاجة سوف تقوم بوضع الأمور في مصروفها السعرية الممكنة.

بالإضافة إلى ذلك فإنه سوف تقوم بإعلامنا إجراءات معينة حيث يلزم ذلك لدراية مهنة الحصول ذات الأمر. ويرجى منك تفتيش مدير الفرع أو مدير الدائرة ذات العلاقة الأولوية للإجابة عن مخاوفك ووضع الأمور في مصروفها.
If you remain dissatisfied and would like further information about our process for resolving complaints please write to: Customer Experience Team, HSBC Bank Egypt S.A.E, Corniche El Nil Street, Maadi, Cairo, Egypt.

5.2 What do I do if you cannot resolve my complaint or I am still unhappy after receiving your final response?
If we are unable to resolve your complaint to your satisfaction you may also complain to our regulator, the Central Bank of Egypt (www.cbe.org.eg).

6. Closing your Account

6.1 How can I close my Account?
You can close your Account at any time by visiting one of our Egypt Branches and filling in an account closure form.

If you no longer live in Egypt and want to close your Account, you will need to visit one of our branches in your country of residency and fill in an account closure form. There may be additional steps that you have to take in order to close your Account and we will advise you of these at the time you request that your Account is closed.

You must repay anything owed to us on your Account to us before we close your Account. If you no longer live in Egypt and want to close your Account, you will need to give consideration to how you will pay off personal loans that you hold an Account with us. For this reason, if you want to close your Account, you will need to give consideration to how you will pay off any liabilities in relation to such products.

Fees and charges relating to Account and/or product closure may apply. Please see our Schedule of Services and Tariffs on our Website for further details.

6.2 In what circumstances would you close my Account?
You agree we may close your Account immediately and without giving notice or reasons where:

- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;
- You maintain a zero balance in your Account for 90 consecutive days or more;
- You have a zero balance in your Account for 90 consecutive days or more;
- You have a zero balance in your Account for 90 consecutive days or more;
- You have a zero balance in your Account for 90 consecutive days or more;
- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;

6.2 In what circumstances would you close my Account?

In what circumstances would you close my Account?

Fees and charges relating to Account and/or product closure may apply. Please close your Account and we will advise you of these at the time you request that your Account is closed.

If you no longer live in Egypt and want to close your Account, you will need to give consideration to how you will pay off personal loans that you hold an Account with us. For this reason, if you want to close your Account, you will need to give consideration to how you will pay off any liabilities in relation to such products.

You can close your Account at any time by visiting one of our Egypt Branches and filling in an account closure form.

If you no longer live in Egypt and want to close your Account, you will need to visit one of our branches in your country of residency and fill in an account closure form. There may be additional steps that you have to take in order to close your Account and we will advise you of these at the time you request that your Account is closed.

You must repay anything owed to us on your Account to us before we close your Account. If you no longer live in Egypt and want to close your Account, you will need to give consideration to how you will pay off personal loans that you hold an Account with us. For this reason, if you want to close your Account, you will need to give consideration to how you will pay off any liabilities in relation to such products.

Fees and charges relating to Account and/or product closure may apply. Please see our Schedule of Services and Tariffs on our Website for further details.

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You agree we may close your Account immediately and without giving notice or reasons where:

- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;
- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;

6.2 In what circumstances would you close my Account?

If you no longer live in Egypt and want to close your Account, you will need to visit one of our branches in your country of residency and fill in an account closure form. There may be additional steps that you have to take in order to close your Account and we will advise you of these at the time you request that your Account is closed.

You must repay anything owed to us on your Account to us before we close your Account. If you no longer live in Egypt and want to close your Account, you will need to give consideration to how you will pay off personal loans that you hold an Account with us. For this reason, if you want to close your Account, you will need to give consideration to how you will pay off any liabilities in relation to such products.

Fees and charges relating to Account and/or product closure may apply. Please see our Schedule of Services and Tariffs on our Website for further details.

6.2 In what circumstances would you close my Account?

You agree we may close your Account immediately and without giving notice or reasons where:

- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;

6.2 In what circumstances would you close my Account?

If you no longer live in Egypt and want to close your Account, you will need to visit one of our branches in your country of residency and fill in an account closure form. There may be additional steps that you have to take in order to close your Account and we will advise you of these at the time you request that your Account is closed.

You must repay anything owed to us on your Account to us before we close your Account. If you no longer live in Egypt and want to close your Account, you will need to give consideration to how you will pay off personal loans that you hold an Account with us. For this reason, if you want to close your Account, you will need to give consideration to how you will pay off any liabilities in relation to such products.

Fees and charges relating to Account and/or product closure may apply. Please see our Schedule of Services and Tariffs on our Website for further details.

6.2 In what circumstances would you close my Account?

You agree we may close your Account immediately and without giving notice or reasons where:

- We do not have up to date or complete Know Your Customer documentation for you (or your Joint Account holders or other authorised signatory for your Account) or we have a concern from the documentation we have that we may breach a law or regulation or applicable international financial sanctions by keeping your Account open;
- A court or regulatory body asks us to do so;
- You maintain a zero balance in your Account for 90 consecutive days or more;
• You give us incorrect information, act fraudulently or act dishonestly;
• You have not paid a debt owed to us on time;
• You have breached an agreement with us;
• You are convicted of a crime;
• We consider that you are operating the Account inappropriately;
• You are no longer a resident of Egypt;
• You do not provide us with information and/or documentation in relation to transactions (for instance to establish the source or use of the funds and the purpose of the transaction) when we ask for it; or
• We consider it absolutely necessary to close your Account.

You agree we may close your Account on 30 days’ notice for any reason at our discretion.

6.3 Is a court order required before you close my Account or end the relationship between us?

By agreeing to these General Terms, you agree that we may close your Account and/or end the relationship between us without the need to meet any other legal formalities. In particular, you agree that a court order is not required in such circumstances.

6.4 What will happen when my Account is closed? What do I need to do?

When your Account is closed:
• You are responsible for cancelling payments into and out of your Account. If someone tries to make a payment into your Account after it has been closed we will take reasonable steps to return the payment to them; and
• We will pay any money in the Account to you; and
• You must destroy any unused cheques and your cards by cutting them into at least six pieces;
• You must replace any cheques you have made out to third parties with an alternative payment method*; and
• If we pay any card or cheque payments authorized by you, or any charges relating to them, you will be responsible for these and must reimburse us as soon as we ask you.

You must repay anything owed to us on your Account to us before we close your Account.

• قيامك بإعطائنا معلومات غير صحيحة أو أن تقوم بالاحتيال أو أن تنصرف بسوء أمانة: أو
• لا تقوم بدفع دين في دلتا لصاحبنا عند حلول أجله: أو
• تقوم بالاحتيال باتفاق أبترته معا: أو
• نتم إدانتك بجريمة: أو
• نجد بأنك تدير حسابك بطريقة غير مقبولة: أو
• لم تعد مقيم في مصر: أو
• نعتقد بالأسعارك وذلك:

• يوما من 30 إaneous خلال
• أنك توافق على أننا قد نقوم بإغلاق حسابك.

• هل يتوجب وجود قرار محكمة قبل إغلاق حسابي أو إنهاء العلاقة بيننا؟

• ماذا يتوجب علي عمله؟

• عند إغلاق حسابك:

• أنت مسؤول عن إلغاء أي دفعات من أو إلى حسابك. وفي حال قام أي طرف بمحاولة تدفع أي دفعة بعد إغلاق الحساب سوف تقوم بإلغاء الالتفاقيات اللازمة لإعادة الأمور المهم: و
• سوف تقوم بدفع أي أموال في الحساب لك: و
• يتوجب عليك إلغاء أي شيكات غير مستلمة وبطاقة على طريق قسمهم إلى 6 قطع على الأقل: و
• يتوجب عليك تبديل أي شروطهم قائم بتعزيز النقاط لل bırاعب باستخدام أساليب دفع آخر: و
• إذا قام أي دفعات متميزة بدفع بطاقات أو شروط صادرة من قبلك أو أي رسوم متعلقة بها، سوف تكون أنت المسؤول أمامنا لإيفائها لنا في أسرع وقت نطلبها منه.

• يتوجب عليك أن تدفع لنا أي مبالغ مستحقة لنا على حسابك قبل أن تقوم بإغلاق حسابك.
*Please note that your Account closure (and any period that your Account may be blocked or frozen before it is closed) may result in cheques drawn on your Account not being honoured / processed. There may be serious consequences to this – please see section 18 for further details.

If we give you notice that we are closing your Account, we will usually write to you and enclose a further information document that will explain in detail what happens next.

6.5 What will happen to my Premier/Advance/Personal Banking Account benefits if my Account is closed?
If your Account is closed, any benefits attaching to the Account will be withdrawn.

6.6 When will you freeze or block or put a hold on my account?
We will freeze or block your Account or put it on hold if:

- a court or regulator tells us to do so;
- you are due to pay monthly instalments for a loan product and you receive advance payments of your salary into your Account (for example if you are a school teacher and you get paid your salary for the months of the summer holidays in a lump sum in advance of the holiday period, we will put a hold on the amounts corresponding to the monthly instalments your advance salary payment needs to cover);
- you die;
- we suspect a money laundering, fraud or other financial crime has been committed in respect of your Account or we believe that the continued operation of your Account would breach international financial sanctions;
- your Know Your Customer documentation is not up to date;
- we believe there is another legal or regulatory reason why it is necessary to do so; or
- your Account is in the process of being closed.

If you lose your primary source of income or you intend to permanently leave Egypt, you must get in touch with us as soon as possible in order to avoid restrictions being placed on your Account and to discuss how you intend to pay off your debts.

*يرجى العلم بأن إغلاق حسابك (أو أي مدة كان فيها حسابك مجمداً أو موقوف قبل إغلاقه) قد يترتب عليه أن لا يتم الوفاء بشروط مصرفية على حسابك أو حتى التعامل معها . إن مثل هذا الأمر قد يترتب عليه نتائج جدية، لذلك يرجى الاطلاع على القسم (18) للملزم من التفاصيل.

إذا قمنا بتوجيه إشعارك بأننا سوف نقوم بإغلاق حسابك فإننا عادة نقوم بإرسال مستند حالي يتضمن معلومات إضافية تشرح بالتفصيل ما سيحدث بعد ذلك.

إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

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إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.

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إذا تم إغلاق حسابك فإن أي مزايا مرتبطة به سوف يتم سحبها.
7. Your information

7.1 What is the importance of this section?
This section is important because it explains how we will handle your Customer Information.

Please read this section carefully as it affects the way your Customer Information is treated, how and with whom it is shared and disclosed.

By accepting these General Terms you agree that the treatment of your Customer Information will be in accordance with this section.

Any consents, authorisations and permissions that you have already given to us in relation to your information will continue to apply, in addition to the consents you give us pursuant to this section.

7.2 When will you disclose my information?
Customer Information will not be disclosed to anyone (including other members of the HSBC Group), other than where:

- we are legally required to disclose;
- we have a public duty to disclose;
- our, or an HSBC third party’s, legitimate business purposes require disclosure;
- the disclosure is made with your consent; or
- it is disclosed as set out in these General Terms.

7.3 What will you do with my information?
You agree that we (including other members of the HSBC Group) may collect, use and share Customer Information (including relevant information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group).

7.4 How will you collect my information?
Customer Information may be requested by us or on our behalf or that of the HSBC Group, and may be collected from you directly, from a person acting on your behalf, from other sources (including from publicly available information), and it may be generated or combined with other information available to us or any member of the HSBC Group.

7.1 ما هي أهمية هذا القسم؟
هذا القسم مهم لأنه يبين لك كيف سنقوم بالتعامل مع معلوماتك كعميل لدينا.

يرجى قراءة هذا القسم بعناية حيث أنه يؤثر على طريقة التعامل مع معلوماتك كعميل ومع من وكيف سيتم مشاركتها والنسج عنها.

بموجب هذه القسم من الأحكام العامة ووفقاً لأحكام مادة (7) من مرسوم ملكي 2000/114/70، إن أي موافقات وتقويضات وآذونات قمت بمنحها لنا فيما يتعلق بمعلوماتك كعميل ستبقى مفتوحة.

بالإضافة إلى الموافقات التي سنمنحها لنا بموجب هذا القسم.

7.2 متى تقومون بالافصاح عن معلوماتي؟
لن يتم الإفصاح عن معلوماتك لمأى شخص (بما في ذلك أعضاء أخرى من مجموعة إتش إس بي سي) إلا عندما:

- نكون ملزمين بموجب القانون بالكشف أو
- يكون لدينا واجب عام يحمي علينا الإفصاح أو
- نكون غايتنا التجارية المشمولة أو غايات أخرى من مجموعة إتش إس بي سي (HSBC) تتطلب الإفصاح أو
- يتم الإفصاح بالإفصاح على مبادئه.

7.3 ماذا سوف تقومون بجمع معلوماتي؟
إذا تفاوض على أننا (بما في ذلك أي أعضاء أخرى من مجموعة إتش إس بي سي) قد تقوم بجمع واستعمال ومشاركة معلوماتك كعميل (بما في ذلك أي معلومات ذات علاقة بك وبعملياتك واستخدامك لمنتجاتنا وخدماتنا وعلاقتك مع مجموعة إتش إس بي سي (HSBC)) مع مجموعة إتش إس بي سي (HSBC) ومجموعة إتش إس بي سي (HSBC) من أعضاء مجموعة إتش إس بي سي (HSBC).

7.4 كيف تقومون بجمع معلوماتي؟
إذا تم الاطلاع في أي حال على النتيجة أو من قبل أي مصدر أخر (بما في ذلك إتش إس بي سي) أو قد يتم الحصول عليها من مكان مبكر أو من شخص يثبت عثمانك أو من أي مصادر أخرى (بما في ذلك المعلومات المتوفرة لدى العام)، كما قد يتم استخراجها أو دمجها مع معلومات أخرى متوفرة لدينا أو لأي
7.5 For what purposes will you process my information?
You agree that we (including other members of the HSBC Group) may process, transfer, and disclose Customer Information in connection with the following purposes:

(a) the provision of services and to approve, manage, administer or effect any transactions that you request or authorise;

(b) meeting Compliance Obligations;

(c) conducting Financial Crime Risk Management Activity;

(d) collecting any amounts due and outstanding from you;

(e) conducting credit checks and obtaining or providing credit references;

(f) enforcing or defending our rights, or those of a member of the HSBC Group;

(g) for our internal operational requirements or those of the HSBC Group (including credit and risk management, system or product development and planning, insurance, audit and administrative purposes); and

(h) maintaining our overall relationship with you (including marketing or promoting financial services or related products and market research),

(together referred to as the “Purposes”).

7.6 Who will you share my information with?
You agree that we may, as necessary and appropriate for the Purposes, transfer, and disclose any Customer Information to the following recipients globally (who may also process, transfer and disclose such Customer Information for the Purposes):

(a) any member of the HSBC Group;

(b) any sub-contractors, agents, service providers, or associates of the HSBC Group (including their employees, directors and officers);

(c) any Authorities, in response to their requests;

(d) persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediaries, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, stock exchanges, companies in which you have an interest in securities (where such securities are held by us for you);

(e) any party to a transaction acquiring interest in, or assuming risk in, or in connection with, the Services;

(f) any sub-contractors, agents, service providers, or associates of the HSBC Group;

(g) for our internal operational requirements or those of the HSBC Group (including credit and risk management, system or product development and planning, insurance, audit and administrative purposes); and

(h) maintaining our overall relationship with you (including marketing or promoting financial services or related products and market research),
7.7 Will you use Credit Bureaus?
You agree that we can share your information with credit reference agencies/bureaus and use information available from public sources to verify your identity and suitability for an Account. When you apply for a Current Account or for credit facilities, and during the term of that Account or facility, we may request a report from a credit reference agency/bureau to assess your ability to meet your financial commitments.

In addition, we may share your information with HSBC-authorised external debt collection agencies for the purposes of collection of any overdue debts you may owe to us.

7.8 Will you provide a reference to another bank about me?
We will obtain your consent before providing a reference to another bank about you.

7.9 What happens if I don’t keep you updated with changes to my information or if I refuse to give you information you request from me?
If:

• you fail to provide promptly Customer Information that we request, or
• you withhold or withdraw any consents that we may need to process, transfer or disclose Customer Information for the Purposes (except for purposes connected with marketing or promoting products and services to you), or
• we have, or a member of the HSBC Group has, suspicions regarding Financial Crime or an associated risk,
then you agree that we may:

a. be unable to provide new, or continue to provide all or part of the, Services to you and reserve the right to end our relationship with you;
7.10 What if my information changes?
You agree to inform us promptly, and in any event within 30 days, in writing if there are any changes to Customer Information supplied to us or a member of the HSBC Group from time to time, and to respond promptly to any request for Customer Information from us or a member of the HSBC Group.

7.11 What if I give you someone else’s information?
By agreeing to these General Terms, you are expressly giving us your consent to us or a member of the HSBC Group to have access to, use, disclose and process information you have provided to us or a member of the HSBC Group, their staff and third parties are subject to.

7.12 How will my information be protected?
Whether it is processed in Egypt or overseas, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

7.13 What about banking secrecy laws and regulations?
By agreeing to these General Terms, you are expressly giving us your consent to share your information as described in these General Terms and you are expressly giving up any right to secrecy you may have under banking secrecy laws and regulations in Egypt and in other jurisdictions (“Banking Secrecy Laws and Regulations”). You expressly agree not to hold us or any member of the HSBC Group (including any officers, staff and third party agents) liable in relation to such Banking Secrecy Laws and Regulations, unless we have acted fraudulently or with willful misconduct or gross negligence.

b. take actions necessary for us or a member of the HSBC Group to meet the Compliance Obligations; and/or

c. block, transfer or close your account(s) where permitted under local Laws.

In addition, if you fail to supply promptly your, or a Connected Person’s, Tax Information and accompanying statements, waivers and consents, as may be requested, then we may make our own judgement with respect to your status, including whether you are reportable to a Tax Authority. Such action may mean we or other persons are required to withhold amounts as may be legally required.

13-7  وماذا لو تغيرت المعلومات البنكية؟
بما يكمل ذلك، فإنك تقوم بإعطائنا معلومات شخص أخرى، بما يكمل ذلك، فإنك تقوم بإعطائنا معلومات شخص أخرى.

14-7  كيف سوف يتم حماية المعلومات البنكية؟
إليك نظرة عامة، فإننا نحن ن.Equal وواو أنظمة سرية المعلومات البنكية، يلزم بجميع أعضاء مجموعة اتش اس بي سي (HSBC) وهو موضوع في هذه الأحكام العامة كما أننا نتناول ممارسة المحافظة على حقوقك ممنوحة لك بموجب قوانين وأنظمة سرية المعلومات البنكية في مصر وفي أي دولة أخرى (قوانين وأنظمة سرية المعلومات البنكية) وانك توافق أيضاً على عدم تحملنا أو أي من أعضاء مجموعة اتش اس بي سي (HSBC) (بما يرضيه أي من أعضاءنا أو موظفينا أو أي أطراف أخرى بموجب قوانين وكولك الإدارية فيما يتعلق بقانونية واتسمة سرية المعلومات البنكية، إلا إذا كنا قد تصرفنا بطرق احتكارية أو بسوء تصرف متميد أو نتيجة إهمال جسيم.)
7.14 What happens to my information if my Account is closed and/or my relationship with you ends?
This section of these General Terms will continue to apply even if we (or any other member of the HSBC Group) end the relationship with you and/or your Account is closed.

8. Protecting your Account

8.1 What must I do to keep my Account safe and secure?
You must take all reasonable precautions to keep your cards, security details (especially your PIN), cheque book, HSBC Secure Key and other security tools safe and to prevent fraudulent use of them. Further details about your HSBC Secure Key and ways to protect your Account can be found on our Website.

If you no longer require your cards or unused cheques, please destroy them securely (cutting them into at least 6 pieces).

We will ask you to help us and the police (including reporting to the police) or other Authorities and third parties with any investigation into the suspected misuse of your cards, security details, cheques, HSBC Secure Key or other security tools. By agreeing to these General Terms, you agree that we may disclose information about your Account to the police, other Authorities and/or relevant third parties to help us recover or prevent losses.

8.2 What should I do if my Debit Card, chequebook or HSBC Secure Key is lost or stolen or I think someone else knows my security details?
If your Debit Card, cheque book, HSBC Secure Key, other security tools or your security details (for instance your PIN) have been lost or stolen or you suspect someone has tried to use them you must call us straight away using the numbers listed on the Telephone Banking section on our Website, on the back of your cards or on HSBC Mobile Banking or visiting one of our Branches.

We will not be liable for any losses incurred prior to you telling us that your Debit Card, cheque book, HSBC Secure Key, other security tools or your security details have been lost or stolen (see section 20 for further information). If you subsequently find anything that you have reported as being lost or stolen, you must not use it again.
9. Balance information and statements

9.1 When will I get an Account statement?
We will either deliver a paper statement for your Account to the address we have on our records for you or your statement will be available to view within Personal Internet Banking at least every 3 months (unless you have asked us for a different frequency of statements). You are responsible for updating your contact details to ensure you receive statements from us.

If you have lost one of your statements, you can ask us for a duplicate of your statement. There may be a charge for this service – please see our Schedule of Services and Tariffs on our Website for details of our fees and charges.

9.2 What is the difference between the “balance” and “available balance” on my Account?
The “balance” on your Account represents the current balance, but may also include payments that are still being processed (for example card payments that are yet to be debited) and does not include the amount of any Overdraft facility we have agreed.

The “available balance” on your Account represents the amount of cleared funds in your Account and takes into account any pre-authorised Overdraft we have agreed, i.e. it is the balance in your Account that is available for you to draw.

9.3 Is there any time limit on me querying an entry on my statement?
You must examine your statement as soon as you receive it. If you see an entry on your statement that you do not recognise or you think is incorrect, you must let us know within 30 days of the statement date.

If we agree that there has been an error, we will take steps to correct it. We may need to carry out an investigation and we may ask you to give us more information or supporting documentation.

If you do not tell us within the 30 day period, we will assume that you agree with the contents of your statement and we will not usually investigate or correct any disputed entries unless we think we may have made an error.

9.4 What happens if someone obtains a Court order against me or my Account?
If we receive a Court order we have to comply with that order. This may mean we have to make deductions from your Account and payments may not be processed or may be reversed.

9.5 What happens if someone obtains a Court order against me or my Account?

If we receive a Court order we have to comply with that order. This may mean we have to make deductions from your Account and payments may not be processed or may be reversed.

If we receive a Court order we have to comply with that order. This may mean we have to make deductions from your Account and payments may not be processed or may be reversed.
10. Joint Accounts

10.1 If I have a Joint Account do we have to give you joint instructions to make payments?
When you open a Joint Account you will be able to select on the application form whether we should accept instructions from each of the Joint Account holders without the others’ confirmation or whether you want us to act only when all Account holders give us instructions together. You’ll be asked to tick a box saying “either” or “and” to show which of these options for accepting instructions you want us to follow.

If you choose “either”, we will accept instructions (including payment instructions and “stop payment” instructions) from each Joint Account holder in relation to the Joint Account, without confirmation from the other Joint Account holders.

If you choose “and”, we will only accept instructions with evidence of all Joint Account holders’ consent. We will not act on any “stop payment” instructions from you unless we have all Joint Account holders’ consent. For this reason, if you choose “and”, we usually cannot provide you with certain services for the Joint Account, such as Telephone Banking, Mobile Banking and Personal Internet Banking and we will not give any of the Joint Account holders a Debit Card.

10.2 What about any payments that are in the sole names of any of the Joint Account holders?
If you choose “either” on the application form we may accept payments that are in the sole name of any Joint Account holder. These payments may include any dividends, interest on securities or cheques, or payments to cover the cost of services for a Joint Account holder. We will not act on any “stop payment” instructions and “stop payment” instructions from each Joint Account holder in relation to the Joint Account, without confirmation from the other Joint Account holder.

10.3 Do all of us have to apply for an overdraft facility on the Account?
If you want to apply for an Overdraft for your Joint Account, all Joint Account holders must apply, even if you have elected for an “either” instruction.

10.4 What can we do in our sole names and what must we do in our joint names?
All Joint Account holders’ consent is needed to open further Accounts in their joint names and to close Accounts in their joint names.
It is not possible for a Joint Account to be converted to a Sole Account in the name of one of the Joint Account parties.

Joint Account holders can open additional Sole Accounts in their sole names.

10.5 What happens if I have a dispute with my Joint Account holder?
If we become aware of a dispute between Joint Account holders, we will not get involved in it. If you have an “either” instruction on your Joint Account, we will continue to act on the instructions of any of you acting alone until you all tell us that you want to change your Joint Account to an “and” instruction or we receive a Court order telling us what to do with the monies in the Joint Account.

We will not be liable for any transactions made on the Joint Account by any Joint Account holder where such transaction is disputed by the other Joint Account holder unless we have acted in contravention of a Court order.

10.6 Will you provide any Joint Account holder with information about a Joint Account?
We will provide any Joint Account holder with any information about the Joint Account holder unless we have acted in contravention of a Court order.

We will send each Joint Account holder a statement unless you all ask us not to.

We will provide any Joint Account holder with any information about the Joint Account.

10.7 Do we all have to apply for internet banking?
Personal Internet Banking is only available in respect of Joint Accounts if the Joint Account is held with an “either” instruction.

If any Joint Account holders want to see their Joint Account through Personal Internet Banking, then they must each register for this service in their own right. Each Joint Account holder can register for Personal Internet Banking and will be able to see all of their Sole and Joint Accounts on their Personal Internet Banking profile.

10.8 What happens if the person I hold a Joint Account with dies?
If one Joint Account holder dies, the Joint Account will be frozen until we receive the appropriate documents from the Court to direct us how to handle the Joint Account.

10.9 How do we close a Joint Account or cancel a Joint Account instruction?
You need to send us confirmation in writing from all Joint Account holders that you wish the Joint Account to be closed.

For more details on Account closure generally, please see section 6.
11. Set-off (using money in one account to meet a debt on another account)

11.1 What does “set-off” mean?

If you:

• have money in a Sole Account or Joint Account with us; and
• owe us money on any product (this could be an overdraft, loan, credit card or any other credit product) that is due and payable but remains unpaid,

we can use the money you have with us to reduce or repay the amount you owe us.

This is our right of “set-off”. We can also use our right of set-off if we owe you money against debt that you owe us.

How can you use your right of set-off?

We can use our right of set-off in the following way (where A and B are Joint Account holders, also with Accounts in their sole names):

<table>
<thead>
<tr>
<th>Account in credit held in the name of:</th>
<th>Right of set-off can be applied against amounts owed by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>A</td>
</tr>
<tr>
<td>A</td>
<td>A and B</td>
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<td>A and B</td>
<td>A</td>
</tr>
<tr>
<td>A and B</td>
<td>B</td>
</tr>
</tbody>
</table>

11.2 Can you use your right of set-off on accounts in Egypt only?

Unless prevented by Law, we can use our right of set-off in relation to any Sole Accounts or Joint Accounts that you hold with any member of the HSBC Group anywhere in the world.

An HSBC Group member can also use their right of set-off (if it exists in their terms with you) in relation to any Sole Accounts or Joint Accounts that you hold with us.

You agree that we may share information with any HSBC Group member and debt collections agencies in any country anywhere in the world – see section 7 for further information.

10.10 Are there any circumstances where you would not follow my instructions in respect of the Joint Account?

We will not act on an instruction from any of the Joint Account holders in respect of the Joint Account, and we may even cancel such an instruction, if a Court or regulatory authority tells us to do so.

11. Set-off (using money in one account to meet a debt on another account)

11.1 What does “set-off” mean?

If you:

• have money in a Sole Account or Joint Account with us; and
• owe us money on any product (this could be an overdraft, loan, credit card or any other credit product) that is due and payable but remains unpaid, we can use the money you have with us to reduce or repay the amount you owe us.

This is our right of “set-off”. We can also use our right of set-off if we owe you money against debt that you owe us.

11.2 Can you use your right of set-off on accounts in Egypt only?

Unless prevented by Law, we can use our right of set-off in relation to any Sole Accounts or Joint Accounts that you hold with any member of the HSBC Group anywhere in the world.

An HSBC Group member can also use their right of set-off (if it exists in their terms with you) in relation to any Sole Accounts or Joint Accounts that you hold with us.

You agree that we may share information with any HSBC Group member and debt collections agencies in any country anywhere in the world – see section 7 for further information.

10.10 Are there any circumstances where you would not follow my instructions in respect of the Joint Account?

We will not act on an instruction from any of the Joint Account holders in respect of the Joint Account, and we may even cancel such an instruction, if a Court or regulatory authority tells us to do so.
11.3 What happens to my other debts if payment on one of my debts is overdue?
If you have borrowed monies from us, or from another member of the HSBC Group, and do not pay it back when we are meant to, we may ask you to pay back all of your debts to us, which will then become immediately due and payable, and we may enforce any security we hold in your favour.

For this reason, it is really important that you ensure you have sufficient monies to pay us back when you are supposed to. If you are suffering financial difficulties and finding it difficult to pay, you must let us know.

11.4 Are there any situations when you cannot use your right of set-off?

We cannot use our right of set-off:

- against any money which we are required to hold by Law in an Account in your name for someone else (i.e. the monies are held “on trust” for a third party beneficiary); or
- in a way that does not comply with any Law.

11.5 Will you tell me before you use your right of set-off?
We will not normally tell you before we apply our right of set-off, but we will tell you as soon as reasonably practical after we have done so.

11.6 What if my money is tied into a Fixed Term Deposit?
If we are considering using our right of set-off, we may (at our own discretion) bring to an end a fixed deposit period on any of your Accounts and adjust any interest accordingly. We won’t necessarily tell you before we bring the fixed deposit period to an end.

If we break a fixed deposit period for the purposes of applying our right of set-off, fees and charges may apply and you may lose any interest that has accrued. Please see our Schedule of Services and Tariffs on our Website for more details of our fees and charges. For more information on the consequences of breaking a Term Deposit, please see section 23.

Any remaining balance left over from a Term Deposit after we have applied our right of set-off to pay your debts will be credited to your Current or Savings Account.

11.7 What if my Accounts are non-Egyptian Pound Accounts?
If we are considering using our right of set-off, we may (upon our own discretion) convert Egyptian Pounds any balance that is in a currency other than Egyptian Pounds at the HSBC Exchange Rate that applies at the time.

3.11 If we wish to make deductions from the non-Egyptian currency account in your account, we will only do so if the amount is due and payable.

4.11 Will you tell me before you use your right of set-off?
We will not normally tell you before we apply our right of set-off, but we will tell you as soon as reasonably practical after we have done so.

5.11 If you have borrowed monies from us, or from another member of the HSBC Group, and do not pay it back when we are meant to, we may ask you to pay back all of your debts to us, which will then become immediately due and payable, and we may enforce any security we hold in your favour.

For this reason, it is really important that you ensure you have sufficient monies to pay us back when you are supposed to. If you are suffering financial difficulties and finding it difficult to pay, you must let us know.

6.11 What if my money is tied into a Fixed Term Deposit?
If we are considering using our right of set-off, we may (at our own discretion) bring to an end a fixed deposit period on any of your Accounts and adjust any interest accordingly. We won’t necessarily tell you before we bring the fixed deposit period to an end.

If we break a fixed deposit period for the purposes of applying our right of set-off, fees and charges may apply and you may lose any interest that has accrued. Please see our Schedule of Services and Tariffs on our Website for more details of our fees and charges.

Any remaining balance left over from a Term Deposit after we have applied our right of set-off to pay your debts will be credited to your Current or Savings Account.

7.11 What if my Accounts are non-Egyptian Pound Accounts?
If we are considering using our right of set-off, we may (upon our own discretion) convert Egyptian Pounds any balance that is in a currency other than Egyptian Pounds at the HSBC Exchange Rate that applies at the time.
12. Account benefits and features

12.1 Are there extra eligibility criteria for certain Accounts?
Some Accounts may have particular features. This means that sometimes additional restrictions and eligibility criteria (such as a minimum balance requirement) and additional fees and charges may apply.

We will let you know about this before you agree to open (or upgrade to) the particular Account in question. Usually the additional information will either appear in the Schedule of Services and Tariffs, in separate terms or printed information applicable to that particular Account or on our Website.

The features, restrictions, eligibility criteria and fees and charges may change from time to time. For the latest information in respect of your Account, please visit our Website.

12.2 What about Premier and Advance Accounts?
Premier and Advance Accounts have eligibility criteria and these are set out in the Premier or Advance Account welcome brochure (that you receive when you open or upgrade your Account) and on our Website.

The features, restrictions, eligibility criteria and fees and charges for Premier, Advance and Personal Banking Accounts may change from time to time. For the latest information in relation to your Premier or Advance or Personal Banking Account, please visit our Website.

12.3 What happens if I do not meet the Premier or Advance Account eligibility requirements?
If you do not meet the Premier or Advance Account eligibility requirements then we reserve the right, at our discretion, either to charge you additional service fees and charges or convert your Account into a Personal Banking Account (i.e. so that it is no longer Premier or Advance).

You have a right to tell us you no longer want to be Premier or Advance Account holder, in which case we will convert your Account into an Advance or Personal Banking Account (i.e. so that it is no longer Premier or Advance).

Sometimes, you may have a Joint Account, or there may be another Sole Account linked to your Joint Account in the name of your other Joint Account holder, that qualifies for a Premier or Advance Account by virtue of one of the Joint Account holders being Premier or Advance.

In the event that you hold a Joint Account but do not meet the eligibility criteria for a Premier or Advance Account via the Joint Account, that can mean that any Joint Account holder associated with the Joint Account may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, it is possible that the Joint Account holder associated with the Joint Account may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account.

12.4 Do I have extra eligibility criteria for certain Accounts?

12.5 What if I do not meet the Premier or Advance Account eligibility requirements?

If you do not meet the Premier or Advance Account eligibility requirements then we reserve the right, at our discretion, either to charge you additional service fees and charges or convert your Account into a Personal Banking Account (i.e. so that it is no longer Premier or Advance).

You have a right to tell us you no longer want to be Premier or Advance Account holder, in which case we will convert your Account into an Advance or Personal Banking Account (i.e. so that it is no longer Premier or Advance).

Sometimes, you may have a Joint Account, or there may be another Sole Account linked to your Joint Account in the name of your other Joint Account holder, that qualifies for a Premier or Advance Account by virtue of one of the Joint Account holders being Premier or Advance.

In the event that you hold a Joint Account but do not meet the eligibility criteria for a Premier or Advance Account via the Joint Account, that can mean that any Joint Account holder associated with the Joint Account may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account.

12.6 What is the Schedule of Services and Tariffs?

The features, restrictions, eligibility criteria and fees and charges may change from time to time. For the latest information in relation to your Premier or Advance or Personal Banking Account, please visit our Website.

The Schedule of Services and Tariffs provide the general terms and conditions that apply to all Accounts, and in particular Account in question. Usually the additional information will either appear in the Schedule of Services and Tariffs, in separate terms or printed information applicable to that particular Account or on our Website.

The features, restrictions, eligibility criteria and fees and charges may change from time to time. For the latest information in respect of your Account, please visit our Website.

12.7 What about Premier and Advance Accounts?

12.8 What happens if I do not meet the Premier or Advance Account eligibility requirements?

If you do not meet the Premier or Advance Account eligibility requirements then we reserve the right, at our discretion, either to charge you additional service fees and charges or convert your Account into a Personal Banking Account (i.e. so that it is no longer Premier or Advance).

You have a right to tell us you no longer want to be Premier or Advance Account holder, in which case we will convert your Account into an Advance or Personal Banking Account (i.e. so that it is no longer Premier or Advance).

Sometimes, you may have a Joint Account, or there may be another Sole Account linked to your Joint Account in the name of your other Joint Account holder, that qualifies for a Premier or Advance Account by virtue of one of the Joint Account holders being Premier or Advance.

In the event that you hold a Joint Account but do not meet the eligibility criteria for a Premier or Advance Account via the Joint Account, that can mean that any Joint Account holder associated with the Joint Account may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account.

12.9 What if I do not meet the Premier or Advance Account eligibility requirements?

If you do not meet the Premier or Advance Account eligibility requirements then we reserve the right, at our discretion, either to charge you additional service fees and charges or convert your Account into a Personal Banking Account (i.e. so that it is no longer Premier or Advance).

You have a right to tell us you no longer want to be Premier or Advance Account holder, in which case we will convert your Account into an Advance or Personal Banking Account (i.e. so that it is no longer Premier or Advance).

Sometimes, you may have a Joint Account, or there may be another Sole Account linked to your Joint Account in the name of your other Joint Account holder, that qualifies for a Premier or Advance Account by virtue of one of the Joint Account holders being Premier or Advance.

In the event that you hold a Joint Account but do not meet the eligibility criteria for a Premier or Advance Account via the Joint Account, that can mean that any Joint Account holder associated with the Joint Account may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account. If this happens, they may be charged service fees and charges for the Joint Account and their Sole Account.
You can tell us that you do not want the Joint Account (or any other Accounts) to qualify for a Premier or Advance Account and we will convert it to a Personal Banking Account.

12.4 Where do I find details of the Premier, Advance and Personal Banking benefits?

Whether your Account is a Premier, Advance or Personal Banking Account, your Account comes with additional features and benefits, details of which are set out in the welcome brochure (that you receive when you open or upgrade your Account) and on our Website. Additional terms and conditions may apply to some of these benefits and these are either in your welcome pack or on our Website.

The features and benefits of your Premier or Advance or Personal Banking Account may change from time to time. For the latest information in relation to the features and benefits in respect of your Account, please visit our Website. If you have a Premier Account, you can also ask your Premier Relationship Manager for further information.

13. Transfer of your Account

13.1 Would you ever transfer me to a different type of Account?

We introduce a new type of Account that we think is better suited to your needs. We can transfer you to another type of Account we believe is appropriate for you.

13.2 Can you transfer my Account to a different bank?

We can transfer all of our rights in relation to your Account to another bank or financial institution that purchases those rights.

We can transfer all of our obligations in relation to your Account but only to someone who is authorised or recognised by our regulator as being able to accept deposits.

If we are considering transferring your Account we may share your Customer Information with third parties in relation to the transfer.
13.3 Can I transfer my Account to someone else?
You cannot transfer any of your rights and obligations in relation to your Account, or your Account itself, to anyone else.

14. Making Payments

14.1 What methods can I use to instruct you to make a payment from my Account?
You can instruct us to make a payment from your Account in the following ways:

- Personal Internet Banking (including via Mobile Banking)
- Telephone Banking
- Branch
- Customer service unit
- ATM

In each case, you will need to verify your identity and/or enter your security details before we will process the payment.

Certain types of payment may only be made using a particular payment method. Not all payment methods may be available for the payment you would like to make.

For more details on how to make a payment, please visit our Website.

14.2 When will you make payments from my Account?
We will only make a payment from your Account if:

- there is enough money available in your Account to cover it; or
- there is a pre-authorised Overdraft on your Account which covers it; or
- we agree to provide you with an exceptional Overdraft to cover it.

For more information on pre-authorised and exceptional Overdrafts, please see section 21 below.

For future payments, there are various cut off times for when you have to meet the above criteria in order for the payment to be made on the same Working Day you can find details of the cut off times on our Website. The cut off times are indicative only.

Payments may not be made instantly and certain payment methods may attract more fees and charges than other payment methods – please see our Schedule of Services and Tariffs for more details.
We will take all payments due to be made, or that we have agreed to make, from your Account that day into consideration before we choose to process any particular payment you instruct us to make.

Please note that for Direct Debit payments, the person or authorized to whom a Direct Debit payment is paid may change the amount of the Direct Debit payment but they should give you advance notice of this.

14.3 When will you not make payments from my Account or when may a payment be delayed?

We will not make a payment if:

- any of the conditions set out in the above section have not been met; or
- the payment would exceed any limits we may set; or
- we are not reasonably satisfied the payment instruction is lawful; or
- there is a risk of fraud; or
- we are ordered to do so by a Court; or
- we are not able to send the payment by one of the payment methods we use; or
- there is any legal or regulatory restriction on us doing so (including but not limited to where we suspect that making the payment would involve a breach of international financial sanctions laws and regulations).

For fraud prevention purposes we or the third party merchant may have to contact you (for instance by calling you or sending you a secured e-message via Personal Internet Banking) to re-confirm some types of payments, for example high value payments, or request some additional security information from you. You must contact us as soon as possible if we have left a message for you to contact us. If you do not do so we will assume you have not authorised payment requests made through Telephone Banking or Personal Internet Banking and will not make these payments. However, Credit Card payments will usually be made provided there is no reason for us to believe there are any other suspicious transactions on your Account.

If we suspect there has been fraudulent misuse of your Account, our fraud prevention procedures may lead to your payment being delayed or not sent at all. We will not be liable for any losses in the event of a delay or if the payment is not processed for this reason. If we believe there is any suspicious or unusual activity...
happening on your Account, we may need to carry out an investigation and we may ask you to give us more information or supporting documentation. You must provide us with this information as soon as possible otherwise this may lead to us restricting or closing your Account.

You must report any unusual transactions on your Account as soon as you notice them by calling us using the Telephone Banking numbers on our Website or by visiting a Branch.

Exceptionally, payments may be delayed due to Financial Crime Risk Management Activity. Please see section 1 for more details.

14.4 How will I know if you have not made one of my payments?
We will usually try to contact you to tell you the first time we do not make a payment unless there are fraud prevention, security, legal or regulatory reasons why we cannot do this.

If we have not made a payment in relation to a cheque you have written there may be serious consequences. More details are provided in section 18.

14.5 Are there any general conditions for making payments?
To ensure we protect your Account from unauthorized requests, we may take extra steps to validate payments being made. Payments may be delayed if we carry out such steps.

You cannot make all types of payments through each banking channel we provide. Please see our Website for details of which payments can be made through which channels.

Charges apply to some types of payments. Current charges can be found in our Schedule of Services and Tariffs and on our Website.

In Egypt, banks only use the IBAN when they process payments. We will only process payments within Egypt using the IBAN.

You are responsible for providing the correct beneficiary details (name of beneficiary, IBAN, SWIFT, Account number and sort code, where relevant) for all payment requests. If you do not give us the correct beneficiary details, the payment may be rejected or credited to a person who is not the right beneficiary. If the mistake has been caused by an error on your part, then we will not be responsible for any losses and we may not be able to reverse the transaction without the recipient’s consent.

In the case, we may need to carry out an investigation and we may ask you to give us more information or supporting documentation. You must provide us with this information as soon as possible otherwise this may lead to us restricting or closing your Account.

You must report any unusual transactions on your Account as soon as you notice them by calling us using the Telephone Banking numbers on our Website or by visiting a Branch.

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If we have not made a payment in relation to a cheque you have written there may be serious consequences. More details are provided in section 18.

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If a payment is made out of your Account as a result of a mistake, we may not be able to recover that payment. If the payment was made due to your mistake, for example, incorrect payment information, we may charge you for any costs to us of recovering the funds (if it is possible to recover them).

If you dispute a transaction we will investigate the facts. Depending on the outcome of our investigation, we may either reject your dispute or accept it. If we accept your dispute, we will credit your Account with the value of the transaction. If we reject your dispute, we may debit your Account for any fees, interest or losses we have incurred in our investigation.

14.7 Will there be times when I can’t make a payment from my Account or you put restrictions on my use of that Account?

We can suspend the use of your cards (and ask you to return them to us) and we can suspend your use of Telephone Banking or Personal Internet Banking to stop you from making payments. We may also freeze, block or put a hold on your Account or suspend your use of Telephone Banking or Personal Internet Banking to stop you from using your Account.

We can suspend the use of your cards (and ask you to return them to us) and we can put restrictions on your use of your Account.

If a payment is made into your Account as a result of fraud or a mistake, we may charge you for any costs to us of recovering the funds (if it is possible to recover them).

If we have concerns about the security of your cards or we think someone else has accessed your Account through Personal Internet Banking or Telephone Banking; or

we suspect that your card, Personal Internet Banking or Telephone Banking has been used fraudulently or in an unauthorized way; or

there is a significantly increased risk that you will be unable to repay any overdraft on your Account; we have asked you for updated Know Your Customer documentation and you have not responded to our request, or you have not supplied the relevant documentation to our satisfaction, or the documents you have supplied are not to our satisfaction; or

there are legal or regulatory obligations or international financial sanctions obligations we have to meet.

14.6 What happens if a mistake is made?

If a payment is made into your Account as a result of fraud or a mistake, we may (but are not obliged to) place a hold on the monies whilst we investigate. We may later deduct it from your Account. If this leads to your Account either:

- going overdrawn and you do not have a pre-authorised Overdraft on your account; or

- going over the agreed limit of an existing pre-authorised Overdraft,

then we will treat this as an exceptional Overdraft request from you.

If you dispute a transaction we will investigate the facts. Depending on the outcome of our investigation, we may either reject your dispute or accept it. If we accept your dispute, we will credit your Account with the value of the transaction. If we reject your dispute, we may debit your Account for any fees, interest or losses we have incurred in our investigation.

14.7 Will there be times when I can’t make a payment from my Account or you put restrictions on my use of that Account?

We can suspend the use of your cards (and ask you to return them to us) and we can suspend your use of Telephone Banking or Personal Internet Banking to stop you from making payments. We may also freeze, block or put a hold on your Account or suspend your use of Telephone Banking or Personal Internet Banking to stop you from using your Account.

If a payment is made out of your Account as a result of a mistake, we may not be able to recover that payment. If the payment was made due to your mistake, for example, incorrect payment information, we may charge you for any costs to us of recovering the funds (if it is possible to recover them).

If you dispute a transaction we will investigate the facts. Depending on the outcome of our investigation, we may either reject your dispute or accept it. If we accept your dispute, we will credit your Account with the value of the disputed transaction. If we reject your dispute, we may debit your Account for any fees, interest or losses we have incurred in our investigation.

14.7 Will there be times when I can’t make a payment from my Account or you put restrictions on my use of that Account?

We can suspend the use of your cards (and ask you to return them to us) and we can suspend your use of Telephone Banking or Personal Internet Banking to stop you from making payments. We may also freeze, block or put a hold on your Account or suspend your use of Telephone Banking or Personal Internet Banking to stop you from using your Account.

If you dispute a transaction we will investigate the facts. Depending on the outcome of our investigation, we may either reject your dispute or accept it. If we accept your dispute, we will credit your Account with the value of the transaction. If we reject your dispute, we may debit your Account for any fees, interest or losses we have incurred in our investigation.

14.6 What happens if a mistake is made?

If a payment is made into your Account as a result of fraud or a mistake, we may (but are not obliged to) place a hold on the monies whilst we investigate. We may later deduct it from your Account. If this leads to your Account either:

- going overdrawn and you do not have a pre-authorised Overdraft on your account; or

- going over the agreed limit of an existing pre-authorised Overdraft,

then we will treat this as an exceptional Overdraft request from you.

If a payment is made out of your Account as a result of a mistake, we may not be able to recover that payment. If the payment was made due to your mistake, for example, incorrect payment information, we may charge you for any costs to us of recovering the funds (if it is possible to recover them).

If you dispute a transaction we will investigate the facts. Depending on the outcome of our investigation, we may either reject your dispute or accept it. If we accept your dispute, we will credit your Account with the value of the disputed transaction. If we reject your dispute, we may debit your Account for any fees, interest or losses we have incurred in our investigation.
We will usually give you advance notice of any suspension and tell you why.
However, we will not do so if this would compromise our reasonable security measures or it is unlawful or contrary to a regulation to do this. Occasionally we may not be able to contact you to give you advance notice (for instance, if we have to act quickly to prevent losses on your Account).

If you are planning on travelling outside of Egypt and want to use your cards, we recommend that you notify us in advance so that we do not suspect that your card is being used fraudulently.

14.8 What information will I need to give if I want to make a cash deposit or cash withdrawal?
We may require information from you when you make a cash withdrawal or deposit. This will help us meet our regulatory obligations.

For cash withdrawals, we usually need to know the purpose of the payment and the beneficiary details.

14.9 When will cash deposits appear in my Account?
If you pay cash into your Account at a Branch, it will appear in your Account immediately. Any interest will be applied from the day it is paid in provided it is before our cut off times. Details of our cut off times are available on our Website.

If you pay cash into your Account using an ATM, it will appear in your Account after verification by us and this deposit shall only be received by us once it appears in your Account. Our records of these deposits shall be conclusive and we will not be responsible to you for any ambiguities in the instructions.

14.10 What if I make a withdrawal or transfer before any inward payment is cleared?
If you withdraw any money which is not cleared for interest calculation purposes (if applicable), you may be charged interest even though your Account may show a credit balance.
15. Payments out of your Account to other accounts within Egypt

15.1 What types of payments can I make from my Account to other accounts in Egypt?
You can make payments, transfers, bill payments, Standing Instructions, Direct Debits and any other payment types we indicate are available on our Website from time to time.

Neither we nor any third parties that we use in order to process your payments will be responsible to you for any loss, delay, error or omission arising out of any mode of communication or operational systems that are used for effecting any of your payment or transfers.

15.2 What information do I have to provide for you to make a payment from my Account?
You must provide us with the information we request in order for us to be able to make a payment from your Account. We will make the payment using only this information.

Sometimes we will need to contact you to validate your payment request and may ask you for further information or documentation before we process the payment request. If we do not have sufficient information or the information we receive causes us to believe that fulfilling the payment request may mean we breach any applicable Laws, we will not be able to make the payment and your payment request may be cancelled.

If you give us wrong or incomplete information, or we are unable to process payment requests for legal or regulatory reasons, we will not be liable for any losses (whether we process the payment or not).

For Standing Instructions, we may need you to confirm the details of a regular payment recipient and renew your instructions to make the payment at various intervals.

The above does not apply to Direct Debits which you set up by signing a separate mandate form. There are terms and conditions applying to Direct Debits, which can be found on the mandate form.

15.3 What happens if I have set up a Standing Instruction, but there are not enough funds in my Account when you try to debit it?
You must ensure sufficient funds are retained in your Account to enable us to meet any Standing Instruction on your Account on the due date. Details of our cut off times for Standing Instructions are available on our Website.

Out of all of your existing payment instructions (e.g. cheques presented,
If your Account has insufficient funds to enable the Standing Instruction to be
honoured, we won’t necessarily tell you. We may exercise our discretion to either
reject the payment instruction or effect the payment instruction. If we reject
the payment instruction, you will be responsible for ensuring that your payment
commitments are met via other means. If we effect the payment instruction, we
will treat this as an exceptional request for an overdraft (see section 21 for more
details).

If there are insufficient funds in your Account to enable a Standing Instruction
to be met on multiple occasions, we may exercise our discretion to cancel the
Standing Instruction authority generally, without necessarily telling you. You will
be responsible for ensuring that your future payment commitments are met via
other means.

If you are facing difficulties meeting your debt liabilities, you must tell us.
You can amend or cancel a Standing Instruction at any time. Sometimes, we will
ask for confirmation of your instructions in writing. If you tell us too near the time when
the payment is due to be debited from your Account, sometimes we may not be able to
change or cancel the Standing Instruction in time. If this happens, we will effect
the change / cancellation before the next payment is due to leave your Account.

Fees and charges may apply to the setting up, amending and cancellation of
Standing Instructions. Fees and charges may also apply if there are insufficient
funds in your Account in order to meet a Standing Instruction. Please see our
Schedule of Services and Tariffs available on our Website for more details.

15.4 How long does it take for electronic payments from my account to
reach the bank of the person/organization I am paying?
How long a payment takes to reach the beneficiary depends on the type of
payment you make and the time of day you give us your instruction to make the
payment. More details on our cut off times are available on our Website. Cut off
times are indicative only.

15.5 Can I change my mind after I have asked you to make a payment?
If you have asked us to make a payment immediately then you cannot usually
cancel the payment as we will have processed it already.

If you have asked us to make a payment in the future, you can usually cancel
your instruction before we send the payment, but occasionally it may be too late
to cancel as we will have already processed the payment. Our cut off times are
available on our Website. Cut off times are indicative only. If you ask us to cancel
a payment instruction, we will not be liable for any exchange rate losses.

An electronic transfer, a Standing Instruction etc, we will decide the order of
payment.

If you ask us to cancel a payment, you will be responsible for ensuring that your payment
commitments are met via other means. If we effect the payment instruction, we
will treat this as an exceptional request for an overdraft (see section 21 for more
details).

If your Account has insufficient funds to enable the Standing Instruction to be
honoured, we won’t necessarily tell you. We may exercise our discretion to either
reject the payment instruction or effect the payment instruction. If we reject
the payment instruction, you will be responsible for ensuring that your payment
commitments are met via other means. If we effect the payment instruction, we
will treat this as an exceptional request for an overdraft (see section 21 for more
details).

If there are insufficient funds in your Account to enable a Standing Instruction
to be met on multiple occasions, we may exercise our discretion to cancel the
Standing Instruction authority generally, without necessarily telling you. You will
be responsible for ensuring that your future payment commitments are met via
other means.

If you are facing difficulties meeting your debt liabilities, you must tell us.
You can amend or cancel a Standing Instruction at any time. Sometimes, we will
ask for confirmation of your instructions in writing. If you tell us too near the time when
the payment is due to be debited from your Account, sometimes we may not be able to
change or cancel the Standing Instruction in time. If this happens, we will effect
the change / cancellation before the next payment is due to leave your Account.

Fees and charges may apply to the setting up, amending and cancellation of
Standing Instructions. Fees and charges may also apply if there are insufficient
funds in your Account in order to meet a Standing Instruction. Please see our
Schedule of Services and Tariffs available on our Website for more details.

15.4 How long does it take for electronic payments from my account to
reach the bank of the person/organization I am paying?
How long a payment takes to reach the beneficiary depends on the type of
payment you make and the time of day you give us your instruction to make the
payment. More details on our cut off times are available on our Website. Cut off
times are indicative only.

15.5 Can I change my mind after I have asked you to make a payment?
If you have asked us to make a payment immediately then you cannot usually
cancel the payment as we will have processed it already.

If you have asked us to make a payment in the future, you can usually cancel
your instruction before we send the payment, but occasionally it may be too late
to cancel as we will have already processed the payment. Our cut off times are
available on our Website. Cut off times are indicative only. If you ask us to cancel
a payment instruction, we will not be liable for any exchange rate losses.
16. International Payments

16.1 What types of international payments can I make from my Account?
You can make electronic international transfers from your Account and any other payment types we indicate are available on our Website from time to time.

16.2 What information do I have to provide for you to make an international payment from my Account?
You must provide us with the information we request in order for us to be able to make a payment from your Account. We will make the payment using only this information.

Sometimes we will need to contact you to validate your payment request and may ask you for further information or documentation before we process the payment request. If we do not have sufficient information or the information we receive causes us to believe that fulfilling the payment request may mean we breach any applicable Laws, we will not be able to make the payment and your payment request may be cancelled.

If you give us wrong or incomplete information, or we are unable to process payment requests for legal or regulatory reasons, we will not be liable for any losses (whether we process the payment or not).

16.3 How long does it take for electronic payments from my Account to reach the bank of the person/organization I am paying?
How long a payment takes to reach the beneficiary depends on the type of payment you make and the time of day you give us your instruction to make the payment. More details on our cut off times are available on our Website. Cut off times are indicative only.

16.4 What exchange rate will you apply to payments I send abroad?
You can ask us to convert a payment into a different currency before we send it. The HSBC Exchange Rate will apply to the conversion. This is a variable rate and it changes frequently. If you make the payment on a weekend or when the markets are not live; then you might not get the most advantageous rate.

If you ask us to make a payment immediately, we will provide you with details of the HSBC Exchange Rate and you will have the opportunity to accept or reject the rate before you confirm that you want us to send your payment.

If you ask us to make a payment on a future date through Personal Internet Banking or via a Standing Instruction, we will apply the HSBC Exchange Rate as at the time of the transfer unless you have agreed another rate with us in writing in advance of the transfer.

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If you ask us to make a payment on a future date through Personal Internet Banking or via a Standing Instruction, we will apply the HSBC Exchange Rate as at the time of the transfer unless you have agreed another rate with us in writing in advance of the transfer.
If a payment that was sent in a foreign currency is returned to us, we will convert that payment back into Egyptian Pounds using the HSBC Exchange Rate that applies at that time. Details of the HSBC Exchange Rates can be found on our Website. The amount credited back to your Account could be less than the original amount of the payment depending on the HSBC Exchange Rate that applies at the time of the outward / inward payment. We are not responsible for this. In addition, we will process the payment, but we are not responsible for checking if the beneficiary can / does receive it.

16.5 Do you charge for making international payments?
We do charge for international payments and an applicable exchange rate will also apply. Please see our Schedule of Services and Tariffs for more details.

You will also have to pay any charges made by any agents we use to send the payment abroad, an intermediary bank or the recipient’s bank. We will deduct these charges from the payment unless:

- your payment is being sent in an European Economic Area (“EEA”) currency to an account within the EEA; or
- you ask us not to.

16.6 Can I change my mind after I have asked you to make a payment?
If you have asked us to make a payment immediately then you cannot cancel the payment.

If you have asked us to make a payment in the future, you can usually cancel your instruction before we send the payment, but occasionally it may be too late to cancel as we will have already processed the payment. Our cut off times are available on our Website. Cut off times are indicative only. If you ask us to cancel a payment instruction, we will not be liable for any exchange rate losses.

16.7 What do I need to know about entering into foreign currency exchange transactions?
You may be affected by changes in currency exchange rates and you need to understand those risks. We do not offer any advice about when to transfer funds into a foreign currency and how this will affect you.

If you have a foreign currency Account with us you will be responsible for any costs, expenses and risks associated with this Account. This may include any international or domestic restrictions that affect us. We shall not be liable for any loss you may incur as a result of this.
16.8 What is Global View Global Transfers?
Global View Global Transfers (or “GVGT”) is a service we provide that enables you to view all your HSBC accounts globally on one page through Personal Internet Banking and make transfers between those accounts. Fees and charges relating to GVGT may be found on our Schedule of Services and Tariffs or on our Website.

Separate additional terms apply in relation to your use of GVGT, which can be found on our Website. When you use GVGT we will assume you agree to those terms.

17. Your Debit Card

17.1 Do I automatically get a Debit Card with my Account?
You will receive an HSBC Debit Card when you open certain types of Account with us. Please sign it immediately after receipt.

We may charge a fee if you require a replacement Debit Card. Full details of our fees and charges are set out in our Schedule of Services and Tariffs which is available on our Website.

17.2 Can I use my Debit Card at ATMs?
You can use your card in Egypt at HSBC ATMs or ATMs which are connected to 123 Network and Plus or Visa network payment systems.

You can also use your card at ATMs on the same networks abroad, so long as they are situated in countries where withdrawals are permitted pursuant to the laws of Egypt and such use would not involve a breach of any international financial sanctions.

There are multiple services available to you when you use your card in an HSBC ATM in Egypt. Other ATMs will have limited services, such as only balance enquiries and cash withdrawals.

17. Your Debit Card

17.1 Do I automatically get a Debit Card with my Account?
You will receive an HSBC Debit Card when you open certain types of Account with us. Please sign it immediately after receipt.

For eligible Joint Accounts, we can issue an HSBC Debit Card to each Joint Account holder but only if each Joint Account holder is authorised to operate the Joint Account alone (i.e. on an “either” instruction – see section 10 for more details).

With certain types of Debit Card and certain types of Account, you can “link” accounts on one card. If you do this, you can use your Debit Card to access all the linked Accounts. You will need to elect a primary Account that will be used as your default Account for merchant transactions.

We may charge a fee if you require a replacement Debit Card. Full details of our fees and charges are set out in our Schedule of Services and Tariffs which is available on our Website.

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There are multiple services available to you when you use your card in an HSBC ATM in Egypt. Other ATMs will have limited services, such as only balance enquiries and cash withdrawals.
You will be responsible for paying any fees and charges that other institutions make for you to use their ATMs, and if other ATMs allow you to withdraw foreign currency then we will not be responsible for the exchange rate that is applied. We may also apply certain fees and charges when you use certain ATMs – please visit our Website for further details about our fees and charges.

We will not be responsible if you are unable to use your Debit Card in any other institution’s ATMs. In addition, there may be particular countries where, due to local legal or regulatory reasons, you cannot use your Debit Card. We will not be responsible for any loss or damage that may arise from any malfunction or failure of your Debit Card or the ATM or any incorrect information that is inputted by you at the ATM.

We will set a daily maximum cash withdrawal limit for your Debit Card. You can find out more about the daily maximum cash withdrawal limits for our Debit Cards by contacting our call centre.

If we have advised you that one of our ATMs is out of order (for instance through a notification on the ATM screen or on our Website) you must not use that ATM. You can find a list of our ATMs on our Website.

We can change the number of ATMs that we provide at any time.

The Debit Card we provide to you for your use remains our property and we can suspend its use or cancel it at any time without notice to you.

17.3 Can I use my Debit Card to make foreign currency cash withdrawals in Egypt?
You cannot withdraw foreign currency from our ATMs in Egypt.

17.4 Can I use my Debit Card to make payments?
You can use your Debit Card to make payments to retailers that display the “VISA” or “PLUS” sign in Egypt and abroad.

If you are at a retailer’s premises, you must enter your card PIN into the card keypad on the retailer’s card terminal. You must also produce evidence of your identity if the retailer asks you to do so.

We will not be responsible if a retailer refuses to accept your Debit Card.

You can also use your Debit Card at our ATMs in Egypt to make payments to your Credit Cards held with us. Your Account will be debited immediately, but it may take a few days for your Credit Card balance to be updated.

If you are at a retailer’s premises, you must enter your card PIN into the card keypad on the retailer’s card terminal. You must also produce evidence of your identity if the retailer asks you to do so.

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We will set a daily maximum cash withdrawal limit for your Debit Card. You can find out more about the daily maximum cash withdrawal limits for our Debit Cards by contacting our call centre.

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We will not be responsible if a retailer refuses to accept your Debit Card.

You can also use your Debit Card at our ATMs in Egypt to make payments to your Credit Cards held with us. Your Account will be debited immediately, but it may take a few days for your Credit Card balance to be updated.
17.5 How will foreign currency transactions (other than ATM transactions) be charged to my Debit Card?

Foreign Currency Transactions (other than ATM transactions) are converted into your Account currency by the card scheme (Visa or MasterCard) using their applicable exchange rates on the day conversion is made (which may involve a conversion to US dollars first). In addition to this exchange rate conversion, we charge a processing fee (as a percentage of the transaction amount) as set out in our Schedule of Services and Tariffs.

17.6 How will foreign currency withdrawals from ATMs be charged to my Debit Card?

Foreign Currency Transactions performed at an ATM will be converted into your Account currency by us using our applicable exchange rate. The Transactions may have first been converted to US dollars by the card scheme (Visa or MasterCard) using their applicable exchange rates on the day conversion is made.

In addition to this exchange rate conversion, we charge a processing fee (as a percentage of the transaction amount). You may also be charged a cash withdrawal fee (which may differ depending on the network). For the relevant fees and charges which apply to a cash withdrawal please see the Schedule of Services and Tariffs.

Some cash machine operators may apply a direct charge for withdrawals from their ATMs. This should be advised to you by them and you can choose whether to accept it on screen at the time of the withdrawal.

17.7 Can I change my mind after I have used my card?

- For card withdrawals from ATMs, you cannot cancel the withdrawal after you have pressed the button on the keypad agreeing to the withdrawal.
- For card payments, you cannot cancel the payment. If there is a dispute over the payment, you must tell us (either using Telephone Banking or by visiting one of our Branches) and we will investigate. Please see section 20 for more information on disputed transactions.

You should not use your Debit Card for any unlawful purpose, for any purchases that would not be permitted under Egyptian law or for any purposes that would involve a breach of international financial sanctions.

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• For card withdrawals from ATMs, you cannot cancel the withdrawal after you have pressed the button on the keypad agreeing to the withdrawal.
• For card payments, you cannot cancel the payment. If there is a dispute over the payment, you must tell us (either using Telephone Banking or by visiting one of our Branches) and we will investigate. Please see section 20 for more information on disputed transactions.

You should not use your Debit Card for any unlawful purpose, for any purchases that would not be permitted under Egyptian law or for any purposes that would involve a breach of international financial sanctions.

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You should not use your Debit Card for any unlawful purpose, for any purchases that would not be permitted under Egyptian law or for any purposes that would involve a breach of international financial sanctions.
If you want to cancel a recurring card payment you must tell the retailer.

17.8 When will a card payment / cash withdrawal be deducted from my Account?

How long it takes for a card payment / cash withdrawal to be deducted from your Account depends on whether the transaction occurred in Egypt or outside of Egypt and what currency is used for the transaction.

We may put a hold on funds in your Account pending receipt of information from the retailer. This may mean that we debit your Account some time after your card transaction occurred. If this happens and there are insufficient funds in your Account to make the payment, we will usually call you and ask you to fund your Account before debiting the payment.

17.9 Will you share information with card service providers?

You agree that we may share information in relation to you and your Account / cards with card service providers (such as VISA and MasterCard) and related third parties, and with rewards scheme providers (such as Air Miles) and related third parties, where necessary to enable us to provide card services and rewards to you.

18. Cheques

18.1 Can I have a cheque book?

You can only have a cheque book if you have a Current Account and only when your Egyptian residency visa is valid and up to date.

Cheque books are not available with any other type of Account.

18.2 How long will it take for a cheque I have written to be deducted from my Account after it is presented for payment?

How long it takes for a cheque to be deducted from your Account after it is presented for payment depends on the way the cheque is presented and the time of day it is presented. More details on our cut off times are available on our Website. Cut off times are indicative only.

We will keep originals and/or copies of the cheques that are paid from your Account for at least 6 years.

إذا أردت الغاء دفعة بطاقة متكررة فإنه يتوجب عليك إعلام التاجر.

عن متى يتم اقتطاع دفعة بطاقة / سحب نقدي من حسابي؟

متى يتم اقتطاع دفعة بطاقة / سحب نقدي من حسابك يعتمد على ما إذا كانت العملية قد تمت في مصر أو خارجها وعمليات الائتمان التي تستخدم في هذه العملية.

قد تقوم بالحجز على الأموال المودعة في حسابك بانتظار استلام معلومات من التاجر. هذا يعني بأننا قد تقوم بتقديم الائتمان على حسابك بعد مدة من وقت العملية التي قمت بإجرائها. وإذا حقق ذلك وكان لا يوجد موانع كافية في حسابك لتغطية الائتمان، فإننا بالعادة نقوم بالاتصال بك لتقدمك بتغطية حسابك قبل أن نقيد الائتمان على حسابك.

هل ستقومون بمشاركة معلوماتكم مع مزودين خدمة البطاقات؟

تتوافق على أننا قد تقوم بالإفصاح عن معلومات تتعلق بك وبحسابك / بطاقاتك لمزودي خدمة البطاقات (مثل هوليوود و مستر كارد) والأطراف الأخرى ذات علاقة، ولزمودي جوانز (مثل أميال جوية) ولأطراف ثالثة ذات علاقة عند الضرورة، حتى نتمكن من تزويدكم بخدمات البطاقات والجوائز.

إذا كنت تحوز على حساب فوريست جاردي و حساب جوائز فيزا، فلمزودي خدمة البطاقات.

هل أستطيع الحصول على دفتر شيك؟

هناك عدد من الظروف التي قد تسمح لك بضرورة جذب دفتر شيك، وأبرزها:

- إذا كنت تملك حساب جاري وفقط إذا كنت تحوز على إقامة مصرية محدثة.
- إذا كنت تملك حساب تجاري.
- إذا كنت تملك حسابًا يمكن أن يسمح لك بإصدار شيك.
- إذا كنت صاحبًا زائدًا.

إذا كنت من الحسابات، فستحتاج إلى دفتر شيك.

إذا كنت حاصلًا على حساب، فستحتاج إلى دفتر شيك.

إذا كنت حاصلًا على حساب، فستحتاج إلى دفتر شيك.

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إذا كنت حاصلًا على حساب، فستحتاج إلى دفاتر شيك.

إذا كنت حاصلًا على حساب، فسوف نحتفظ ب soát أكبر و/ أو صور الشيك المدفوعة من حسابك لمدة 6 سنوات على الأقل.
18.3 When can I stop a cheque?
You can stop a cheque if it is lost or stolen (and you have a police report confirming this) and you provide us with a written request to stop the cheque.

It is worth noting that if the cheque has a specific amount, then such amount will be segregated until we obtain all required documents as per our procedures.

18.4 How can I protect my cheques?
You must take reasonable precautions to stop anyone altering or forging your cheques. Only use cheques in the form we issue them, write in non-erasable ink, do not leave space for insertions and add the word “only” after the written amount, never pre-sign blank cheques or use corrective fluid, delete the words “or bearer” and cross the cheque with two parallel lines.

We will not be responsible to you for any loss or damage in relation to the cheque nor any delay in crediting the Account or non payment and return of any cheques to you.

18.5 What if a cheque is more than 6 months’ old?
As long as your account has a sufficient balance, we will be under obligation to honour the cheque and pay it.

18.6 Will you date undated security cheques?
We will only ever fill in the date on your undated security cheque and present it for payment in the event you owe us money and have not paid us, as agreed, when we have asked you to. Even then, we will only ever file a police case against you for the amount you owe to us.

By agreeing to these General Terms, you agree that we may fill in the date on your undated security cheques in the circumstances described above.

18.7 What happens if a cheque I write from my Account bounces?
If you write a cheque and you do not have sufficient funds in your Account when that cheque is presented for payment (or your Account is closed or blocked – see section 6 for more information), you could face civil and/or criminal liability and even a prison sentence under Egyptian law.

You could also face court action against you to recover monies you owe. You should consider this carefully before writing any cheques and make sure you have sufficient funds in your Account to meet any cheques you have written.

There are also other consequences to having a cheque returned for insufficient funds, including but not limited to you being blacklisted with the Central Bank of...
Egypt (and by us), you facing difficulties obtaining credit in the future and/or us closing your Account. We will keep a record of the number of bounced cheque returns on your Account.

18.8 What happens if there is a mistake on a cheque I have written?
If there is a mistake on a cheque you have written or we think there is a signature mismatch, we will reject the cheque for such reasons (as opposed to insufficient funds), in which case it will not be honoured.

You are responsible for ensuring that cheques you write and cheques made out to you are filled in properly. You are responsible for ensuring that your payment obligations are met through other means, in the event that cheques you write are not honoured due to technical reasons.

We will keep a record of the number of technical cheque returns on your Account.

18.9 How long will it take for a cheque I have received to be credited into my Account?
When you pay a cheque into your Account, you will normally have to wait up to 2 Working Days before you are able to withdraw the money unless we agree otherwise. This may take longer if we think there are credit or fraud prevention reasons for doing so.

18.10 When will I start receiving interest on any cheque payments?
We normally treat a cheque as being cleared for interest purposes (if applicable) after it is paid into your Account.

18.11 What happens if there is a mistake on a cheque I have written?
If there is a mistake on a cheque you have written or we think there is a signature mismatch, we will reject the cheque for such reasons (as opposed to insufficient funds), in which case it will not be honoured.

You are responsible for ensuring that cheques you write and cheques made out to you are filled in properly. You are responsible for ensuring that your payment obligations are met through other means, in the event that cheques you write are not honoured due to technical reasons.

We will keep a record of the number of technical cheque returns on your Account.
19. Payments into your Account

19.1 How do I pay cash into my Account?
You can pay cash into your Account in the following ways:

- over the counter at one of our branches; and
- at one of our ATMs that accepts payments in.

Sometimes, we will ask you to provide us with information and/or documentation to establish the source of the funds and the purpose of the payment. If you are unable or unwilling to give us this information/documentation, then we may not be able to make the payment into your Account and we may close your Account.

19.2 How long does it take for the amount of a cheque I have paid in to show in my Account?

For Egyptian Pound cheques issued in Egypt:

How long it takes for a cheque to show in your Account after it has been presented for payment depends on the day (and time of day) it is presented. More details on our cheque processing, cut off times and any fees are available on our Website and Schedule of Services and Tariffs. Processing and cut off times are indicative only.

19.3 Can I pay a foreign currency / foreign bank cheque into my Account?

You can pay both cheques drawn in a foreign currency and cheques drawn on foreign banks into your Account. We will decide, at our discretion, to either “negotiate” the cheque or send it for “collection”. We charge in both instances a fee for foreign currency cheques and you may also have to pay foreign agents’ and charges imposed by the bank on which the cheque is drawn. Please see our Schedule of Services and Tariffs on our Website for more details.

When we “negotiate” a cheque, we will normally credit your Account with the value of the cheque as soon as possible and place a hold on the funds until we hear from the foreign bank that there are sufficient funds in the payer’s account to honour the cheque. This is the usual procedure for banker’s drafts.

If we send a cheque for “collection”, we will usually send the physical cheque to the foreign bank and request clearance. We will only credit your Account with funds when we are in receipt of monies from the foreign bank. This process usually takes much longer than the cheque negotiation process.

We may need to convert the cheque amount into Egyptian Pounds and if we do this we will apply the HSBC Exchange Rate. If the cheque is returned unpaid, then we will reconvert it back to the original currency using the HSBC Exchange Rate.

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We may need to convert the cheque amount into Egyptian Pounds and if we do this we will apply the HSBC Exchange Rate. If the cheque is returned unpaid, then we will reconvert it back to the original currency using the HSBC Exchange Rate.
Rate and then deduct it from your Account. Fees and charges may apply if a foreign cheque is returned unpaid. We will not be liable for any losses incurred when converting the cheque amount from one currency to another.

Please see our Schedule of Services and Tariffs for all fees associated with foreign cheques. Please note that it can take some time for a foreign cheque to be processed (longer than an Egyptian Pound cheque issued in Egypt).

19.4 What happens if a cheque I have paid in is returned unpaid?
If a cheque you pay into your Account is returned unpaid we will deduct the amount of the cheque from your Account. If this leads to your Account either:

• going overdrawn and you do not have a covering pre-authorised Overdraft on your account; or

• going over an existing pre-authorised Overdraft limit,

then we will treat this as an exceptional Overdraft request from you and additional charges and interest may apply.

19.5 Can I pay a cheque which is made payable to someone else into my Account?
You can pay a cheque which is made payable to someone else into your Account if the person to whom it is payable has signed the cheque on the back. We can also ask for other details before we accept it.

However, this does not apply to a cheque marked “account payee only” or “not transferrable” which can only be paid into the Account of the person to whom it is made payable.

19.6 Will I be charged for my payment instructions?
We may charge you for any enquiries we receive in relation to each payment and instruction. We will not charge you if we have made an error.
20. What happens if things go wrong

20.1 How do I check that I have authorized all payments from my Account and how long do I have to do this?
You must check your statements carefully as soon as they are available. You must tell us immediately if there is a transaction you do not recognise or if you think we have made a payment incorrectly. If you do not tell us within 30 days of the date of the payment you may not be entitled to have any errors corrected.

20.2 Will I get a refund if I did not authorize a payment from my Account?
If you tell us that you did not authorise a payment from your Account we will investigate the facts. If we accept your dispute, we will refund your Account with the payment amount and any interest or charges you have paid as a result of the unauthorized payment. We will have no further responsibility to you. If we reject your dispute, we will have no liability to you and we may debit your Account for any fees, interest or losses we have incurred in our investigation.

20.3 Can I get a refund if I have authorised a payment in advance but the payment amount was not available at that time, for example a hotel room service bill?
If you authorise a payment and:
• the authorisation did not set out the exact amount of the payment; and
• the amount of the payment exceeds the amount you could reasonably be expected to pay, these General Terms and all other circumstances,
you can ask us for a refund within 8 weeks of the payment being deducted from your Account. We will not make a refund if you have agreed with us for the payment in question to be made and, where appropriate, details of the payment are provided or made available to you at least 4 weeks before the payment is deducted from your Account.

You must provide us with any further appropriate information we ask for so we can decide whether we should make a refund. We will make any refund within 10 Working Days of receiving all the information we require.
If you ask us to, we will make reasonable efforts to trace payments, but this may not always be possible.

<table>
<thead>
<tr>
<th>Event</th>
<th>Who is responsible for the unauthorised payments and all losses that result from this?</th>
</tr>
</thead>
<tbody>
<tr>
<td>You act fraudulently</td>
<td>You are responsible</td>
</tr>
<tr>
<td>You let another person use your card or your security details (e.g. your PIN) or your Account</td>
<td>You are responsible</td>
</tr>
<tr>
<td>You intentionally or with negligence (i.e. you have not taken sufficient care) do not use your card, Telephone Banking or Personal Internet Banking in accordance with these General Terms or any other relevant terms and conditions</td>
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</tr>
<tr>
<td>You do not keep your card, HSBC Secure Key or your security details safe</td>
<td>You are responsible</td>
</tr>
<tr>
<td>You intentionally or with negligence (i.e. you have not taken sufficient care) do not notify us as soon as possible of the loss or theft of your card, cheque book, security details or HSBC Secure Key, or if you suspect someone has tried to use any of them</td>
<td>We are responsible unless you have acted fraudulently</td>
</tr>
<tr>
<td>If someone else uses your card before you receive it</td>
<td>We are responsible unless you have acted fraudulently</td>
</tr>
<tr>
<td>If your card has been used without your authority or knowledge to:</td>
<td>We are responsible unless you have acted fraudulently</td>
</tr>
<tr>
<td>1) purchase goods via the telephone, internet or mail order; or</td>
<td></td>
</tr>
<tr>
<td>2) purchase goods or services via Personal Internet Banking or Telephone Banking</td>
<td></td>
</tr>
<tr>
<td>After you have told us that your card or security details have been lost or stolen</td>
<td>We are responsible unless you have acted fraudulently</td>
</tr>
<tr>
<td>If you have asked us to make a payment and provided the correct payment details</td>
<td>We are responsible unless we can prove the recipient's bank has received the payment within the usual timescales for making the payment.</td>
</tr>
<tr>
<td>You have provided us with incorrect payment details</td>
<td>You are responsible</td>
</tr>
</tbody>
</table>

20.4 Who is responsible for unauthorised payments or fraud on my Account?

If you ask us to, we will make reasonable efforts to trace payments, but this may not always be possible.

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</tr>
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</tbody>
</table>

If you ask us to, we will make reasonable efforts to trace payments, but this may not always be possible.
We are not responsible if we do not comply with any of these General Terms:

- due to abnormal or unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or
- where our failure to comply is due to our obligations under applicable Laws.

21. Overdrafts

21.1 How can I ask for an Overdraft?

You must be at least 21 to apply for an Overdraft.

If you want to make payments that would take your Account:

- overdrawn, and you do not already have a pre-authorised Overdraft limit in place on your Account; or
- above a pre-authorised Overdraft limit that is already in place on your Account

you can make either a pre-authorised or exceptional overdraft request for an Overdraft to cover those payments. Overdrafts are subject to credit status and your individual circumstances.

A pre-authorised Overdraft request is where you ask us for an Overdraft in advance before you authorize the payments to be made from your Account.

An exceptional Overdraft is granted at our absolute discretion in order to avoid rejection of any particular transaction due to there being insufficient funds in your Account. Where you authorise payments to be made from your Account, we will decide whether we will agree to provide an exceptional Overdraft to cover each payment when we receive each payment request.

If we agree to provide an exceptional Overdraft to cover a particular payment then we will provide this to you for 30 days.

21.2 How much will you charge me for an Overdraft?

We reserve the right to charge you Overdraft Interest whenever you have an overdrawn balance on your Account, regardless of whether you have made a pre-authorised or exceptional Overdraft request.

Overdraft Interest will be charged at the rate published on our Website as it may change from time to time.

We will calculate Overdraft Interest each day and deduct it from your Account once a month unless we have agreed something different with you.

21.4 If you overdraw your Account

...
21.3 What happens if you don’t agree to my Overdraft request?

- If we do not agree to a pre-authorised Overdraft request from you (or we are only prepared to offer you an Overdraft of a certain amount, which is lower than the amount you have requested), then we will tell you when you apply and we are not obliged to give reasons for our decision.

- If we do not agree to an exceptional Overdraft request from you, then we will not make the payment you have authorised. For this reason, it is important that you have sufficient funds in your Account to cover outgoing payments.

21.4 When will I have to repay my Overdraft?

Overdrafts are a short term way to borrow money. You must make regular payments into your Account and tell us straight away if you are not able to do this.

We can, at any time, end your Overdraft. If we do so, we will send you a demand in writing asking you to repay the entire overdrawn balance on your Account to us immediately. We can also ask you to repay part of your overdrawn balance at any time and reduce your Overdraft limit.

You are personally responsible for repaying any Overdraft, whether this is authorised or not authorised by you. For full details about unauthorised transactions, please see section 20.

21.5 What happens if I have a Joint Account and I need an Overdraft?

All Joint Account holders are responsible, jointly and severally, for repaying any Overdraft on a Joint Account. This means we can demand repayment of the entire balance of the Overdraft from all or any of the Joint Account holders individually. Each individual Joint Account holder is liable to repay the entire balance of the Overdraft and any associated Overdraft Interest and fees and charges, regardless of who has caused the Account to be overdrawn.

You will be charged Overdraft Interest for so long as your Account remains overdrawn.

If your Account goes into credit or the overdrawn balance on your Account reduces and we then agree to provide you with another exceptional Overdraft to cover a payment you have authorised, we reserve the right to charge you another Overdraft arrangement fee.

If we do not agree to an exceptional Overdraft request from you, then we will not make the payment you have authorised. For this reason, it is important that you have sufficient funds in your Account to cover outgoing payments.

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If your Account goes into credit or the overdrawn balance on your Account reduces and we then agree to provide you with another exceptional Overdraft to cover a payment you have authorised, we reserve the right to charge you another Overdraft arrangement fee.

If we do not agree to an exceptional Overdraft request from you, then we will not make the payment you have authorised. For this reason, it is important that you have sufficient funds in your Account to cover outgoing payments.

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All Joint Account holders are responsible, jointly and severally, for repaying any Overdraft on a Joint Account. This means we can demand repayment of the entire balance of the Overdraft from all or any of the Joint Account holders individually. Each individual Joint Account holder is liable to repay the entire balance of the Overdraft and any associated Overdraft Interest and fees and charges, regardless of who has caused the Account to be overdrawn.
21.6 What happens to my Overdraft if I leave Egypt?

If you leave Egypt, your entire Overdraft will become immediately due and payable. You must pay back your Overdraft (and any other debts you owe to us). If you do not do so, we may apply our right of set-off (see section 11 for further details) and appoint debt collection agencies in the country you move to and will share information about your Accounts with them. You will be responsible for our costs.

22. Term Deposit Accounts

22.1 What is a Term Deposit Account?

A Term Deposit Account is an Account into which you may make deposits for a fixed term. We call these Fixed Term Deposits.

22.2 What are the eligibility criteria?

You must have a Current or Savings Account with us for the duration of any Term Deposit Account. For Joint Accounts you must hold a Current or Savings Account with us either jointly or separate Current or Savings Accounts in your sole names.

There are also minimum balance requirements, available in our Schedule of Services and Tariffs, which can be found on our Website. You must have cleared funds to make a deposit into a Term Deposit Account.

22.3 In which currencies are Term Deposit Accounts available?

Term Deposits are available in a number of currencies. You can find out which we currently offer by contacting our call centre or visiting one of our Branches.

22.4 What happens when the Term Deposit matures?

When the Term Deposit matures, we will pay the Term Deposit into the Account held with us from where you originally transferred the funds or to any of you in the event of a Joint Account, unless you provide us with written instructions to do otherwise.

You can set up an automatic rollover so that until further notice your Term Deposit is renewed for the same term at the prevailing interest rate at the point of renewal.

Upon renewal of an existing Term Deposit at the maturity date, the prevailing interest rates will be applicable. Term Deposit interest rates are available on our Telephone Banking Service, Personal Internet Banking and Branches. We may vary the rate of any interest payable and the interval at which it is paid. If we do this, we will update the information on our Telephone Banking Service, Personal Internet Banking Service and Website.
22.5 Can I withdraw my Term Deposit before the end of the term?
If you want to withdraw your Term Deposit before the end of the agreed term, you must tell us and we may require you to fill in a form.

If you decide to break the Term Deposit during the term, then you may have to pay applicable fees and charges and you will give up your right to any interest that would have been payable at the maturity date.

22.6 How will interest be calculated?
Interest accrues daily and is paid on the maturity date.

The interest rate you receive is fixed for the term of the deposit. We will send you an acknowledgement of the Term Deposit for each Fixed Term Deposit made.

If you decide to break the Term Deposit during the term, then you may have to pay applicable fees and charges and you will give up your right to any interest that would have been payable at the maturity date.

22.7 What are the risks?
The premature withdrawal of a Fixed Term Deposit may render the Term Deposit subject to no interest and a premature withdrawal charge. For this reason, you should not make a Fixed Term Deposit if you require access to your funds before the end of the term unless you are comfortable that, upon breaking the term before the maturity date, you will have to pay the applicable charge and sacrifice the interest that would have been payable at the maturity date.

No additional funds can be added to your Fixed Term Deposit, although you can open multiple Fixed Term Deposits.

You only receive your Term Deposit funds at the maturity date.

For applicable fees and charges relating to Fixed Term Deposits, please see our Schedule of Services and Tariffs available on our Website.
23. Savings Certificates

23.1 What is a Savings Certificate?
A Savings Certificate is a type of Term Deposit Account which you may make a deposit for a fixed term. Interest is paid on the Saving Certificate periodically throughout the term.

23.2 What are the eligibility criteria?
The eligibility criteria are exactly the same as for a Fixed Term Deposit. You must have a Current or Savings Account with us for the duration of any Term Deposit Account. For Joint Accounts you must hold a Current or Savings Account with us either jointly or separate Current or Savings Accounts in your sole names.

There are also minimum balance requirements, available in our Schedule of Services and Tariffs, which can be found on our Website. You must have cleared funds to make a deposit into a Term Deposit Account.

23.3 In which currencies are Savings Certificates available?
Savings Certificates are only available in Egyptian Pounds.

23.4 What happens when the Savings Certificate matures?
When the Savings Certificate matures, we will pay the Term Deposit amount into the Account held with us from where you originally transferred the funds or to any of you in the event of a Joint Account, unless you provide us with written instructions to do otherwise.

23.5 Can I withdraw the Savings Certificate Term Deposit before the end of the term?
You are able to withdraw from your Savings Certificate after 6 months from the date of the Term Deposit, subject to a minimum withdrawal amount which we will determine from time to time. The remaining value of the Saving Certificate must be no less than EGP10,000.

If you would like to withdraw from your Savings Certificate before the end of the agreed term, you must tell us and we may require you to fill in a form.

If you decide to break the Savings Certificate during the term, then you may have to pay applicable fees and charges. If you partially withdraw from the Savings Certificate during the term you may have to pay applicable fees and charges but you will continue to receive any interest that is payable on the remaining amount (assuming this is more that the applicable fees and charges).

23.1 ما هي شهادات الادخار؟
شهادة ادخار هي نوع من حساب الوديعة المحددة الأجل حيث يمكن تقدم مبلغ محدد. وتدفع الفائدة على شهادة الادخار بشكل دوري طوال مدة.

23.2 ما هي معايير الجدارة؟
معاير الجدارة هي نفس معايير الوديعة المحددة الأجل. يتوجب أن يكون لديك حساب جاري أو حساب مصرفي في هيئة الأردن وفقًا للضوابط المشتركة. فالأجل يتوجب أن يكون لديك حساب جاري أو تحويل مصرفي أو حساب جاري أو مدين منفصل بأسعار المصرف.

هناك أيضاً متطلبات كحد أدنى لرصيد الحساب. وتتولى هذه المتطلبات في دول الخدمات والتعرفات الموجودة على موقعنا الإلكتروني. يتوجب أن يكون لديك المبالغ التي يمكن استخدامها واستخدامها لإدناها في حساب الوديعة المحددة الأجل.

23.3 بأي عملات تتوفر شهادات الادخار؟
شهادات الادخار متوفرة بعملة الجنيح المصري فقط.

23.4 ماذا يحدث عندما يحين أجل شهادات الادخار؟
في حال انتهاء الأجل المحدد للإدخار، سوف نقوم بتقديم الوديعة المحددة الأجل في المصرف الذي تملكه معنا والذي قمت بتحويل الأموال منه إليه أو لحساب المشترك لدينا، إذا أردتمنا نحن بتقديم خيارات أخرى.

أيضاً، قد نطلب منك تعبئة إجراءات خاصة لهذه الغاية.

23.5 هل أستطيع سحب الأموال شهادات الادخار قبل حلول الأجل؟
يمكنك سحب الأموال الشهادات الادخار قبل حلول الأجل المتفق عليه بعد 6 شهور من تاريخ الوديعة المحددة الأجل بالخضوع لحد أدنى للملحوظة الذي سوف نحدد من وقت آخر. القيمة المتبقية من شهادة الادخار يجب أن تكون ما لا يقل عن 1000 جنيه مصري.

إذا أردت سحب الأموال شهادات الادخار قبل حلول الأجل المتفق عليه، فإنه يتوجب عليك إعلامنا بذلك.

وقد تطلب منك تعيينات إصدارا لهذه الغاية.

إذا قررت كسر شهادات الادخار خلال مدة، فإنك قد تتوجه بطلب دفع رسوم ومصاريف مصرفية بمبلغ محددة. إذا قررت كسر شهادات الادخار نسباً خارج مدة، فإنك قد تتوجه بطلب دفع رسوم ومصاريف مصرفية بهذا الحدود. إذا قررت كسر شهادات الادخار نسباً خارج مدة، فإنك قد تتوجه بطلب دفع رسوم ومصاريف مصرفية بهذا الحدود. وسوف تتم في تفاصيل فائدة، والتي ستكون مفتوحة لك على المبلغ المتبقية (على افتراض أن هذا هو أكثر من الرسوم والمبالغ المصرفية).
23.6 How will interest be calculated?

The interest that you receive is as is set out on the Savings Certificate Application Form, a copy of which is available at your nearest Branch.

If you decide to break the Savings Certificate during the term, then you may have to pay applicable fees and charges. If you partially withdraw from the Savings Certificate during the term you may have to pay applicable fees and charges but you will continue to receive any interest that is payable on the remaining amount (assuming this is more than the applicable fees and charges).

23.7 What are the risks?

You should not apply for a Savings Certificate if you require access to your funds during the first 6 months. If you decide to break the term before the maturity date, you will have to pay the applicable charge and you may sacrifice the interest that would have been payable.

No additional funds can be added to your Savings Certificate, although you can open multiple Fixed Term Deposits.

You only receive your principal investment at the maturity date.

For applicable fees and charges relating to Savings Certificates, please see the Saving Certificate Application Form and our Schedule of Services and Tariffs available on our Website.

23.8 Can I apply for a Credit Card and use the Savings Certificate as security?

You may be eligible to apply for a Credit Card, an Overdraft, a loan or any other product that we may decide to offer and use the Savings Certificate as security.

If at the maturity date the Savings Certificate is securing any facilities then we reserve the right to either:

a. Renew the Savings Certificate on the same terms (including for a period and interest rate) that we determine; or

b. Cancel the Savings Certificate and set-off any amounts that are due to us with the proceeds of the Saving Certificate. Any amount remaining will be deposited in your Account. For more information about your set-off rights, please see section 11.
24. Glossary

Account
means your Egypt HSBC bank account(s), including any Joint Account(s), Current Account(s) and Savings Account(s) unless otherwise specified.

ATM
means an automated teller machine (sometimes also referred to as a “cash machine” or “self-service machine”). Our ATMs offer different automated services, the most common of which are cash withdrawal and balance enquiries (via your Debit Card) and cash and cheque deposits.

Authorities
includes any judicial, administrative, public or regulatory body, any government or government ministry or department, any Tax Authority, securities or futures exchange, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group and “Authority” shall mean any one of these.

Branch
means any branch of HSBC in Egypt

Compliance Obligations
means obligations of any member of the HSBC Group to comply with: (a) any Laws or international guidance and internal policies or procedures, (b) any valid demand from Authorities or reporting, regulatory trade reporting, disclosure or other obligations under Laws, and (c) Laws requiring HSBC to verify the identity of our Customers.

Connected Person
means a person or entity (other than you) whose information (including Personal Data or Tax Information) you provide, or which is provided on your behalf, to any member of the HSBC Group or which is otherwise received by any member of the HSBC Group in connection with the provision of the Services. A Connected Person may include, but is not limited to any guarantor, any beneficiary owner, trustee, settler or protector of a trust, any account holder of a designated account, any payee of a designated payment, your representative, agent, attorney, guardian or nominee, any person with whom you hold a Joint Account, any supplementary card holder, or any other persons or entities with whom you have a relationship that is relevant to your relationship with the HSBC Group.

Glossary

اتصالات

الحساب

meaning your Egypt HSBC bank account(s), including any Joint Account(s), Current Account(s) and Savings Account(s) unless otherwise specified.

ال автоматы

meaning an automated teller machine (sometimes also referred to as a “cash machine” or “self-service machine”). Our ATMs offer different automated services, the most common of which are cash withdrawal and balance enquiries (via your Debit Card) and cash and cheque deposits.

السلطات

includes any judicial, administrative, public or regulatory body, any government or government ministry or department, any Tax Authority, securities or futures exchange, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group and “Authority” shall mean any one of these.

الفرع

means any branch of HSBC in Egypt

الالتزامات المشتركة

means obligations of any member of the HSBC Group to comply with: (a) any Laws or international guidance and internal policies or procedures, (b) any valid demand from Authorities or reporting, regulatory trade reporting, disclosure or other obligations under Laws, and (c) Laws requiring HSBC to verify the identity of our Customers.

الشخص المرتبط

means a person or entity (other than you) whose information (including Personal Data or Tax Information) you provide, or which is provided on your behalf, to any member of the HSBC Group or which is otherwise received by any member of the HSBC Group in connection with the provision of the Services. A Connected Person may include, but is not limited to any guarantor, any beneficiary owner, trustee, settler or protector of a trust, any account holder of a designated account, any payee of a designated payment, your representative, agent, attorney, guardian or nominee, any person with whom you hold a Joint Account, any supplementary card holder, or any other persons or entities with whom you have a relationship that is relevant to your relationship with the HSBC Group.
Court
means the civil courts in Egypt.

Credit Card
means any MasterCard or Visa credit card issued by us to you at any time or to a supplementary cardholder under the credit card terms and conditions which are available on our Website.

Credit Interest
means the interest we may pay you on credit balances in your Accounts.

Current Account
means a transactional Account. For details about our Current Accounts, please visit our Website. You must have a valid Egyptian residency visa in order to have a Current Account with us.

Customer Information
means your Personal Data, confidential information, and/or Tax Information, or that of a Connected Person.

Debit Card
means any MasterCard or Visa debit card issued by us to you at any time or to a supplementary cardholder under these General Terms and references include any numbers or details that allow use of the debit card without physically presenting it where the context requires.

Foreign Currency Transactions
means any transaction in a currency other than your account currency, unless you agree that the currency conversion is done at the point of sale, or withdrawal and agree the rate at that time, for example with the shopkeeper or on the ATM screen.

Direct Debit
means a regular Egyptian Pound payment to someone else’s bank account using the Egypt Direct Debit scheme.

Egypt
means the Arab Republic of Egypt.
**Egyptian Pound**
means the currency of Egypt and “EGP” means the same thing when used in the General Terms. “Foreign currency” and “non-Egyptian Pound” means any currency which is not Egyptian Pounds.

**Financial Crime**
means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any Laws relating to these matters.

**General Terms**
means these HSBC General Personal Banking Terms and Conditions, as amended and renamed from time to time.

**Global Transfer**
means an international payment from one of your HSBC bank accounts to another one of your HSBC bank accounts through Global View on Personal Internet Banking.

**Global View**
means the service on Personal Internet Banking through which you can view all of your HSBC bank accounts globally.

**HSBC Exchange Rate**
means the reference rate of exchange between currencies offered by us in Egypt. We can change the HSBC Exchange Rate immediately and without giving you prior notice. Sometimes when we give you information about an exchange rate it will be an indicative rate only and we will tell you this.

**HSBC Group**
means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually), and “any member of the HSBC Group” has the same meaning.

**HSBC Secure Key**
means the secure key mechanism that we will provide to you so that you can generate secure passcodes to access Personal Internet Banking.
IBAN means International Bank Account Number. Each Account will have a unique IBAN. We use IBANs to help us identify the correct beneficiary of payments.

Joint Account means an Account that you hold jointly with other people.

Know Your Customer or KYC refers to our regulatory requirement to know who all our customers are. We will ask you to provide KYC documentation (typically your passport, residency visa, ID card and other identification documentation) when you open an Account with us and may ask you to update it periodically throughout your relationship with us.

Laws means any applicable local or foreign statute, law, regulation, ordinance, rule, judgment, decree, voluntary code, directive, sanctions regime, court order, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to HSBC or a member of the HSBC Group.

Mobile Banking means means the HSBC mobile banking service provided to you through the Mobile Banking app. For more details on our Mobile Banking service, please visit our Website.

Mobile Banking app means the HSBC mobile banking app for iPhone®, iPad® and Android™ and lets you manage your Account from your mobile phone.

Overdraft refers to the situation where you have withdrawn monies from your Account that has taken the Account balance below zero. It is a short term way of borrowing money. A "pre-authorised overdraft request" is where you ask us for an Overdraft in advance before you authorize payments to be made from your Account. An “exceptional overdraft” is granted at our absolute discretion in order to avoid rejection of any particular transaction due to there being insufficient funds in your Account.
Overdraft Interest
means interest that we charge you on overdraft balances.

Personal Data
means any data relating to you, from which you can be identified, including, without limitation, sensitive personal data.

Personal Internet Banking
means the HSBC Egypt personal internet banking service we provide to you. You can register to use Personal Internet Banking by visiting our Website. Once registered, you can access Personal Internet Banking via our Mobile Banking app. There are separate terms and conditions for using Personal Internet Banking (including terms and conditions relating to Mobile Banking), which can be found on our Website when you log in to use Personal Internet Banking.

PIN
means your personal identification number.

Savings Account
means an Account designed for savings as opposed to transactions. For details about our Savings Accounts, please visit our Website. You do not need to be an Egyptian resident to hold a Savings Account with us.

Savings Certificate
means a Fixed Term Deposit Account into which you may make deposits for a fixed term and interest will be paid periodically.

Savings Certificate Application Form
means the application form for a Savings Certificate.

Schedule of Services and Tariffs
means our tariff sheet, as amended and renamed from time to time, that sets out all fees and charges applicable to your Account and our other products and services. It can be found on our Website.
Service
means, without limitation, (a) the opening, maintaining and closing of your Accounts, (b) the provision of credit facilities and other banking products and services to you (including, for example, securities dealing, investment advisory, broker, agency, custodian, clearing or technology procuring services), processing applications, ancillary credit assessment and product eligibility assessment, and (c) the maintenance of our overall relationship with you.

Sole Account
means an Account that you hold in your name only.

Standing Instruction
means a payment instruction to make a regular payment

Tax Authorities
means Egyptian or foreign tax, revenue, fiscal or monetary authorities, in existence now and in the future and "Tax Authority" shall mean any one of these.

Tax Certification Forms
means any forms or other documentation as may be issued or required by a Tax Authority or by us from time to time to confirm your tax status or the tax status of a Connected Person.

Tax Information
means any documentation or information (and accompanying statements, waivers and consents) relating, directly or indirectly, to the your tax status that HSBC considers, acting reasonably, is needed to comply (or demonstrate compliance, or avoid non-compliance) with any HSBC Group member’s obligations to any Tax Authority. “Tax Information” includes, but is not limited to, information about: tax residence and/or place of organisation (as applicable), tax domicile, tax identification number, Tax Certification Forms, certain Personal Data.

Telephone Banking
means the HSBC telephone banking service provided to you through our Call Centres. For more details on our Telephone Banking service, please visit our Website.

الخدمات
تعني دون الحصر (أ) فتح الحسابات البنكية والمحافظة عليها وإغلاقها، (ب) تقديم التسهيلات البنكية بالإضافة إلى الخدمات والمنتجات البنكية الأخرى بما يشمل - دون الحصر – التعامل بالأوراق المالية أو تقديم استشارات استثمارية أو خدمات الوساطة المالية أو خدمات التوكيل أو خدمات الحفاظ الآمن أو أعمال المصرفية أو خدمات التحصيل الإلكترونية، بالإضافة إلى قبول ومعالجة ودراسة الطلبات وتقديم طلبات التسهيلات الإضافية وخدمات تقييم الجودة وصلاحية المنتج، (وح) الحفاظ على علاقتنا بالعمل بشكل عام.

حساب منفرد
تعني حساب كمفتوح باسمك فقط.

تعليمات متكررة
تعني أوامر دفع لإجراء وتنفيذ دفعة م CHUNKY منتظمة.

السلطات الضريبية
تعني سلطات الدخول والإيرادات أو السلطات النقدية، في مصر أو الأجنبية، الموجودة حاضراً ومستقبلًا. "السلطة القضائية" تعني أي من هذه السلطات.

نموذج شهادات ضريبية
تعني أي نموذج أو أي وثيقة أخرى كما يتم إصدارها أو طلبها من قبل سلطة ضريبية أو من قبلنا من وقت لآخر لتأكيد وضعك الضريبي أو الوضع الضريبي لشخص مرتبط.

معلومات ضريبية
تعني أي وثائق أو معلومات (وكشف رصيد مراقب، وتنازلات ووافقات) ترتبط بشخص مبكرضريبي، أو غير مباشر باحترام الضريبة والتي تعتبرها بنك اتش اس بي سي (HSBC) - بشكل مقبول - ضرورية للالتزام (الالتزام أو تجنب الالتزام) مع أي من أعضاء مجموعة بنك اتش اس بي سي وتخضعها لأي سلطة ضريبية. المعلومات الضريبية تتضمن دون الحصر معلومات حول الالتماس الضريبي و/أو عنوان المؤسسة (كما ينطبق)، وموقع الضريبة، ورقم التعريف الضريبي، ونموذج الشهادات الضريبية، وبيانات شخصية محددة.

المتعامل البنكي عبر الهاتف
تعني خدمة التعامل البنكي عبر الهاتف في اتش اس بي سي HSBC التي تقدم لك من خلال مراكز الاتصال لدينا، مما يزيد من خدماتنا حول خدمة التعامل البنكي عبر الهاتف يرجى زيارة موقعنا الإلكتروني.
Term Deposit Account
means an Account into which you may make deposits for a fixed term. These are called “Fixed Term Deposits”. “Term Deposit” refers generally to a deposit made into a Term Deposit Account.

“We”, “our” and “us” refer to HSBC Bank Egypt S.A.E. in Egypt.

Website
means our website in Egypt (currently at www.hsbc.com.eg).

Working Day
means Sunday to Thursday, excluding any day which the Central Bank of Egypt declares is a bank holiday, unless otherwise stipulated.

حساب وديعة محدد الأجل
يعني حساب تقوم من خلاله بإيداع وديعة لأجل محدد. هذا النوع من الودائع يسمى "ودائع محددة الأجل". وفي حال كانت الوديعة محددة الأجل خاضعة لشروط مسبقة كالنسبة أدنى
من مدة زمنية معينة فإنها تسمى "حساب وديعة محددة بإشعار". الوديعة محددة الأجل تعود على وديعة مودعة بحساب وديعة محددة الأجل.

نحن، لننا، لدينا
تشير إلى بنك اتش اس بي سي (HSBC)
الشرق الأوسط المحدود في مصر (S.A.E).

موقع الكتروني
(www.hsbc.com.eg)

 يعني موقعنا الإلكتروني في مصر (حالياً هو)

يوم عمل
يعني من الأحد إلى الخميس باستثناء أي يوم يقوم البنك المركزي في مصر بإعلانه كعطلة بنكية.

لا إذا تم التنص على غير ذلك.