

Frequently Asked Questions

HSBC Mastercard Credit Card Foreign Currency Campaign Terms and Conditions

From 1 August until 15 September 2019 both days included

When do these terms and conditions apply?	<ul style="list-style-type: none">• HSBC Bank Egypt (“we” or “us” or “HSBC”) has sent a communication (SMS) to a selected set of HSBC customers regarding “HSBC Mastercard Credit Card Foreign Currency Cash Back Campaign” (“Campaign”).• The campaign period is from 1 August until 15 September 2019 (both days inclusive) (“Campaign Period”).• These terms and conditions (“Campaign Terms and Conditions”) apply in respect of the Campaign. These apply to you so far as the law and regulation permits so please read them carefully.
Who are eligible to participate in the Campaign?	<ul style="list-style-type: none">• The Campaign is open to only selected HSBC credit card customers who have a valid HSBC Mastercard Premier and HSBC Mastercard Advance Credit Card (“HSBC Credit Card”) issued in Egypt and are recipients of the SMS regarding this campaign from HSBC Bank Egypt. The Campaign is not open to HSBC Corporate Credit Card holders.
What is the offer?	<ul style="list-style-type: none">• If you make eligible foreign currency retail spend using your HSBC Mastercard Premier or Advance Credit Card during the Campaign Period, you will be entitled to earn back the mark up fee of 3% (“Cash Back”).• The maximum Cash Back for each eligible HSBC customer for this Campaign is EGP 5000 (“Maximum Cash Back”).• Cash back will be credited to you as a benefit of using your HSBC Credit Card. There is no other cash substitute.
When and which spends qualify for the purpose of the campaign?	<ul style="list-style-type: none">• Only foreign currency retail purchases (both point of sale or e-commerce transactions) made by you using HSBC Mastercard Premier or Advance Credit Cards during the Campaign Period qualify for the purpose of this Campaign.• Balance transfers, Easy Cash, Cash Instalment Plan and cash withdrawals are excluded.• While determining the eligibility for the Cash Back, the international spends, would be converted to the EGP equivalent at prevailing foreign exchange rates.• Qualified spend must be done during the campaign period i.e. the purchase transaction date is the date that will be taken into account.• Spends may be made across any number of HSBC Mastercard Credit Cards during the Campaign Period which are either held in your name or your supplementary cardholder’s name where you are the primary cardholder. However please note that the Cash Back will be credited to the HSBC primary Credit Card Account directly.• If your HSBC Credit Card is lost or stolen and you dispute any purchases; and/or purchases made on your HSBC Credit Card are declined by the merchant or refunded; such purchases will not qualify as spends for the purposes of this Campaign. In the event that your card is lost or stolen, you can continue making purchases with your replacement HSBC Credit Card when you receive it and all such purchases made within the Campaign Period will continue to qualify for this Campaign.• You must ensure that you do not cancel your HSBC Credit Card within 60 calendar days of Campaign Period. Any spends made during Campaign Period on any of your HSBC Credit Cards that have been cancelled or suspended within 60 calendar days of the Campaign Period will not qualify as spends for the Campaign.• You must not have indicated that you do not wish to be contacted for any marketing materials purposes and we must have your valid mobile number.• Any decision about whether spends on purchases qualify as spends for the purposes of this Campaign shall be resolved by us in our sole discretion. We shall determine, in our sole discretion, which customers qualify for Cash Back.

When will I get the Cash Back credited?	<ul style="list-style-type: none">• If you fulfill these Campaign Terms and Conditions, the Cash Back will be automatically credited to your HSBC Credit Card account within 60 calendar days once the Campaign Period ends. It is your responsibility to ensure that your HSBC Credit Card Account is open then. Failure to do so by this date may mean that you are no longer eligible for the Cash Back.
What else do I need to know about the Campaign?	<ul style="list-style-type: none">• These Campaign Terms and Conditions only apply in Egypt. We reserve the right at our discretion to alter or amend these Campaign Terms and Conditions or end the Campaign at any time. Our decisions on all matters relating to the Campaign shall be final and conclusive.• You must be up to date on all your payments on your HSBC Credit Cards at all times in order to participate in this Campaign. If any payments are overdue on any of your HSBC Credit Cards, or at any stage you are in breach of any of our terms and conditions, or if any of your HSBC Credit Cards have been suspended or cancelled by us, your spends will not qualify for the purpose of this Campaign• You agree to take part in any promotional activities reasonably requested by us if you qualify for the Cash Back.• Participating in this Campaign does not grant qualified customers the right to use HSBC's name, logo or images from or relating to the Campaign without HSBC's explicit written approval. Qualified customers may not make any public announcement regarding the Cash Back or any other aspect of this Campaign without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to award Cash Back to qualified customers or debit Cash Back from a qualifier immediately and without notice.• In addition to these Campaign Terms and Conditions, the HSBC Personal Banking General Terms and Conditions for Egypt, the HSBC Credit Card Agreement Terms for Egypt and any separate terms and conditions as available on www.hsbc.com.eg shall continue to apply. For all rates, fees and charges (including overseas transactions) as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.com.eg• These Campaign Terms and Conditions shall be governed in all respects by the laws of the Arab Republic of Egypt. All disputes relating to these Campaign Terms shall be subject to the exclusive jurisdiction of the courts of the Arab Republic of Egypt• Each of the terms and conditions set out in these Campaign Terms and Conditions needs to be met.• HSBC Staff are eligible for the offer.