

Credit Cards Member Get Member Offer for Monoline Cards (non-relationship card) – TERMS & CONDITIONS

| | |
|---|--|
| When do these terms and conditions apply? | <ul style="list-style-type: none"> • HSBC Bank Egypt S.A.E (“we” or “us” or “HSBC”) has launched a campaign for HSBC credit card customers who successfully refer monoline non-relationship customers to open an HSBC credit card successfully during the campaign period. • Campaign period is 01 January 2019 until 30 June 2019. • These terms and conditions (“Offer Terms and Conditions”) apply in respect of the Offer in addition to the normal HSBC Credit card terms and conditions published on HSBC public website. |
| Who is eligible to participate in the Offer? | <ul style="list-style-type: none"> • The Offer is applicable to all existing HSBC credit card customers including MasterCard Premier, MasterCard Advance, Visa Platinum & Visa Gold credit cards who successfully refer monoline non-relationship customers in order to open HSBC credit cards successfully during the campaign period. • You will not be eligible for the offer if the referred customer has any product(s) with HSBC including an HSBC primary or supplementary credit cards or a liability accounts at the time of application. • HSBC reserves the right to decide on whether the referred customer is qualified to be part of the Campaign or not. |
| What is the offer? | <ul style="list-style-type: none"> • Existing HSBC credit card customers who successfully refer monoline non-relationship customers to be primary HSBC credit card customers get a cash back credited to their HSBC credit card account subject to getting the referred credit cards approved and issued successfully. • Cash back depends on the type of the new issued monoline credit card: <ul style="list-style-type: none"> ▶ If the issued monoline card is a Visa Gold credit card, then the referee gets a cash back of EGP 100. ▶ If the issued monoline card is a Visa Platinum, then the referee gets a cash back of EGP 150. |
| What is the offer related terms and conditions? | <ul style="list-style-type: none"> • The referee should be an existing HSBC credit card customer holding a primary or supplementary HSBC credit card including MasterCard Premier, MasterCard Advance, Visa Platinum & Visa Gold credit cards. • The referred customer should not be having any product(s) with HSBC including an HSBC primary or separate supplementary credit card or a liability account at the time of application within the last 6 months. • Both existing HSBC relationship and non-relationship credit card customers can refer monoline non-relationship card customers. • Existing HSBC credit card customers can make referrals during the campaign period and there is no cap to the maximum number of successful referrals. • Referred customer should be meeting the Bank’s policy and eligibility criteria in order to get their HSBC credit card approved and issued. • Offer applies only to successful mono-line referrals i.e. cash back is subject to getting the new primary monoline credit card approved & issued. • Monoline card open date has to be within 2 months from the referral date in order for the referee to remain eligible for the cash back. • Company’s HR or any staff who has access to payrolls are excluded from the campaign. |
| When and how am I going to receive the Cashback? | <ul style="list-style-type: none"> • The referee gets the cash back credited to his/her HSBC credit card within 2 months after the new monoline card issuance date. • By the time of Cashback if the new monoline card has been found closed, the referee will no longer be eligible for the Cashback. |

What else do I need to know?

- These Campaign Terms and Conditions apply only in the Arab Republic of Egypt. HSBC reserves the right at its own discretion to alter or amend these Campaign Terms and Conditions or end the whole Campaign at any time where HSBC website www.hsbc.com.eg will be updated prior to changing or ending the campaign.
- HSBC decision on all matters relating to the Campaign shall be final and conclusive.
- This offer is only available to existing HSBC credit card customers referring monoline non-relationship customers who successfully meet the Bank's Eligibility Criteria and the offer conditions mentioned above. HSBC shall determine, in its sole discretion, which customers are qualified for the offer and who are not.
- HSBC reserves the right to change these Campaign's Terms and conditions and/ or cancelling the Offer at our discretion and without incurring liability as a result.
- You agree to take part in any promotional activities reasonably requested by us if you qualify for the "Cashback".
- You consent to your data being stored, transferred and processed (either in Egypt or overseas) by HSBC, its group companies and its authorized third parties to contact you if you qualify to the Offer.
- Participating in this Campaign does not grant entrants the right to use HSBC's name, logo or images from or relating to the Campaign without HSBC's explicit written approval. Entrants may not make any public announcement regarding the Cashback or any other aspect of this Campaign without HSBC's prior written consent and any breach of this provision shall confer a right on HSBC at HSBC's discretion not to award the Cashback to an entrant from a qualifier immediately and without notice.
- In addition to these Offer Terms and Conditions, HSBC General Terms and Conditions for Egypt, and HSBC Credit card separate terms and conditions as available on www.hsbc.com.eg shall apply. For all rates, fees and charges as set out on the HSBC Schedule of Services and Tariffs, please visit our website at www.hsbc.com.eg
- These Campaign Terms shall be governed in all respects by the laws of the Arab Republic of Egypt.
- These Offer Terms and Conditions shall be governed in all respects by the laws of the Arab Republic of Egypt. All disputes relating to these Offer Terms and Conditions shall be subject to the exclusive jurisdiction of the Arab Republic of Egypt.
- Staff of HSBC are excluded from the Offer.